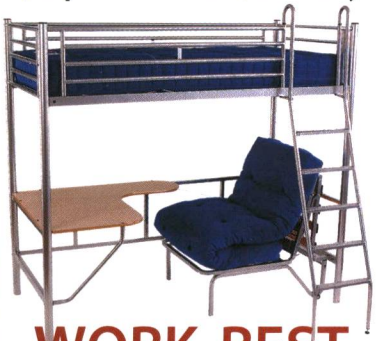
WHICH?

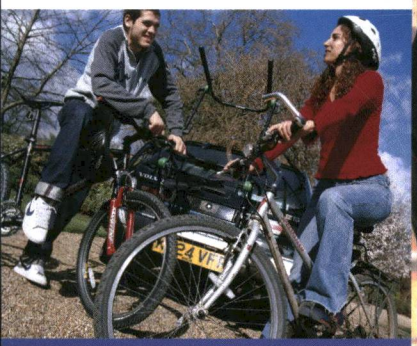
MAY 2003

| Expensive credit | Best Buy freezers | Take away food safety | Best cruise companies | Weedkillers | Freeview boxes on test |



WORK, REST AND PLAY

Best Buy bunk beds– plus ones to avoid



BEST BIKE CARRIERS

To take your bike with you

RELIABLE BRANDS

We name the makes that won't let you down

ORGANIC FOOD

It needn't cost the earth

WIN!
A BEST BUY LAWNMOWER
DETAILS PAGE 3

WHICH?

Our promise to you
Which? is owned and produced by Consumers' Association (CA). It aims to help you choose the best goods and services – and avoid the worst. It's entirely independent – we take no ads, no freebies, and everything we test is paid for at full price. Since 1957, Which? and CA have informed, influenced and campaigned for all consumers in the UK.

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OFT backs Which? on rip-off dental bills

Helen Parker, **Editor**

The Office of Fair Trading (OFT) last month agreed with a *Which?* investigation from 2001 that there is huge scope for private dental patients to be ripped off. Like us, the OFT found huge price variation – with some practices charging four times the price of others for similar treatment. And, like us, the OFT is concerned that patients aren't getting the information they need – about prices and about treatments available on the NHS.

The OFT probe was kicked off when we used our findings to make the first ever 'supercomplaint' to the OFT. Under these rules, Consumers' Association can make a complaint on behalf of consumers, and the OFT has a duty to consider the issue without delay. As a result, the OFT has called for better self-regulation of the £1billion-a-year market, and for regulators to ensure that dentists provide much clearer information for consumers.

We also had news of other positive impacts of *Which?* research last month. Hertz and Europcar, two of the companies criticised in our report on child seats from car hire firms, have said they'll use our findings to review and develop their child seat policies. Well done to both for promising such positive action.

FOR MEMBERS ONLY

WHICH? EXTRA
Your members-only website

www.which.co.uk/whichextra

Which? Extra is available exclusively to you as a *Which?* magazine member. Use it to get involved and find the advice you want – fast.

Online now
- full archive of *Which?* articles published since July 2000
- register for our email newsletter for news from *Which?* and Consumers' Association
- use the web links directory to access more than 1,000 useful websites
- download a free factsheet
- check all of our current 'Help wanted' research requests

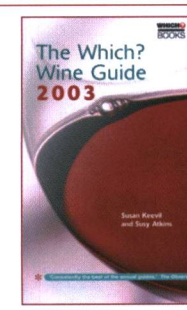
SHOPPING OPTIONS
Which? members can make big savings on electrical appliances, energy bills, and even on cars – thanks to our specially negotiated deals.

Electrical goods
Unbeatable 01293 433833
www.unbeatable.co.uk/which
Hughes Direct 0870 240 1687
www.hughesdirect.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
OneSwoop 0845 130 9192
oneswoop.com/partners/which

BOOK OFFER



Raise a toast with *The Which? Wine Guide 2003*. This acclaimed guide includes an A-Z tour of the world's wine producing regions, impartial reviews of producers, and a directory of where to buy. We're offering the guide for £12.99 – that's £2 off its normal price. To order, call 0800 252 100 (quote WWG03 BKOW05). Offer closes 31 May 2003.

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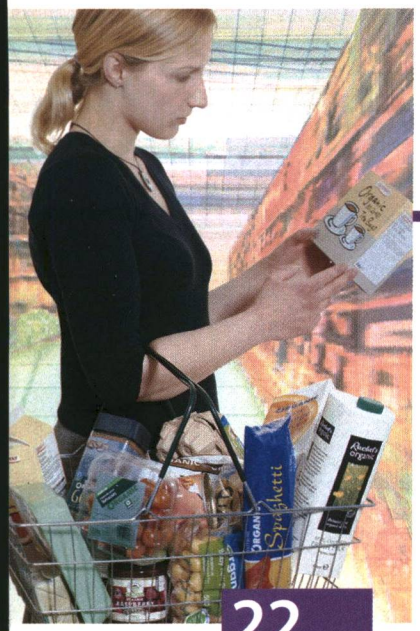

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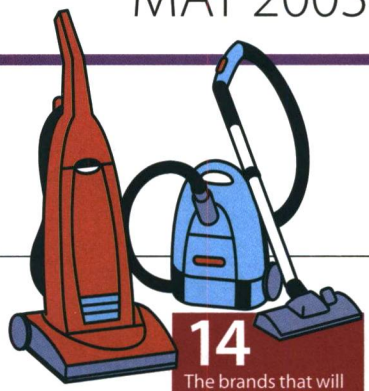
FRONT COVER CLIVE ROWAT / GETTY-ONE STONE

COVER

22 ORGANIC FOOD We've trawled the high street to find the cheapest places to buy organic



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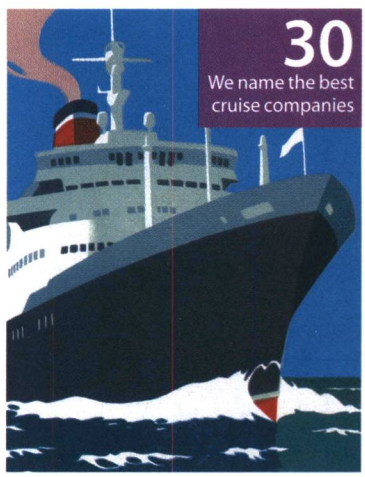
50 How to keep travel sickness at bay



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WIN!

A BEST BUY LAWNMOWER

In our report, what is the overall reliability of electric rotary mowers?

a) 91 per cent
b) 74 per cent
c) 52 per cent

To enter our Best Buy competition online, go to www.which.co.uk/whichextra/content/main/comp.shtml, or send your entry on a postcard to 'BB May03', Which?, PO Box 44, Hertford X, SG14 1SH – please include your name, address (and postcode), a daytime phone number and your Which? membership number, which can be found on your Which? Extra membership card as your user name. Closing date for entries is 1 June 2003. For full competition rules, see p58.

writeback

Share your views with other members

Have your say
writeback@which.net
Writeback
PO Box 44, Hertford X
SG14 1SH

Lightning strikes

My BT cordless phones stopped working after a thunderstorm. BT told me that the line was OK, and that the damage must have been caused by lightning. Don't phone sockets provide protection against such power surges?
Arthur Jack, Devon

BT told us that the master socket in people's homes is fitted with a device which gives some protection against power surges, and that all its phones conform to relevant European standards. Surge damage is usually caused when lightning strikes your property or occurs nearby. According to BT, such strikes are rare but they can result in very high-energy discharges. BT can provide extra protection provided the problem is a general one in your area.

Cover charge

My wife and I want to buy annual travel insurance. We've planned one holiday of 97 days but are struggling to find a multi-trip policy that will cover us. One company has quoted us £700-plus.
Derek Bromby, Dorset

Most annual travel insurance policies cover you for holidays of up to 31 days and not many insurers will provide cover for trips of 97 days without substantially increasing the premium. Flexicover Direct's Annual Multi Trip Gold (one of our annual policy Best Buys from our April report) will cover you for trips of up to 100 days. Before buying the policy, you must tell Flexicover how long you plan to be away. Flexicover increases premiums by 20 per cent for trips of 45 days or more.

Clean cars

I've heard that there's a new European Community Euro IV standard for cleaner cars. Do any diesel cars comply with this, thus exempting them from the extra 3 per cent company car tax levied on other diesel cars?
Desmond O'Regan, Co Down

The new Toyota Avensis is the only diesel currently listed on the official Vehicle Certification Agency's website as meeting the Euro IV test, which comes fully into force in January 2005. The 2.0-litre D-4D direct injection diesel car is available from this month and offers the 3 per cent saving compared with other diesels. Toyota says it plans to introduce even cleaner diesels by the end of the year.

Power point

In your March article on water meters, you say that water companies can force power shower users to have a meter. Does this apply to all water companies? And what is the definition of a power shower?
Roger Mills, Warwickshire

Power showers use stored water supplies in your home. Unlike electric showers, they don't heat the water as it flows through the unit and must be plumbed into both the hot and cold water cylinders. If you have a power shower, you don't automatically have to have a meter. But if your water usage increases beyond an acceptable limit because of the power shower, under the licensing conditions laid down by Ofwat, all water companies have the right to force you to have a meter.

LETTER OF THE MONTH

Return to seller

The widescreen TV I bought less than two years ago developed a fault. The retailer told me that it has no liability for products outside the one-year manufacturer's guarantee. What are my rights under consumer law?
David Slyth, by email

If you've bought a faulty product, it's up to the retailer to deal with it, not the manufacturer. Your rights under the manufacturer's guarantee are in addition to your rights against the retailer, not an alternative to them. Your TV has not proved durable enough. The retailer is in breach of contract under the Sale of Goods Act 1979 and is therefore obliged to compensate you – compensation would usually be the cost of repair. If the retailer refuses, contact your local trading standards department. Consumers now have additional rights if goods turn out to be faulty (see 'More rights for consumers', March 2003, p55).

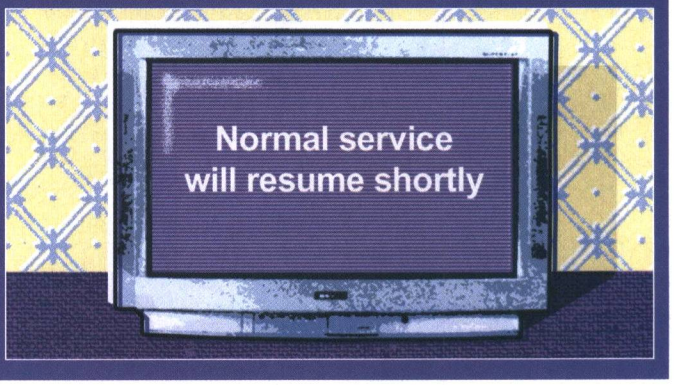


ILLUSTRATION KEVIN EVANS

PLEASE GET IN TOUCH

Please send us your comments and questions. We publish some of your questions on this page and more online at www.which.co.uk/whichextra. We give £15-worth of Which? Books vouchers to the sender of our letter of the month, and £10-worth to senders of all other letters printed. We may edit letters or use only an extract.

HELP WANTED

Your chance to help with research for future articles

PACKAGED ACCOUNTS

Do you have a packaged current account (where you pay a monthly fee in return for extra benefits, such as annual travel insurance or preferential interest rates)? If so, are you happy with it, and do you make use of the benefits it offers? Maybe you've had the account for years and never got round to switching? Please write with as much detail as possible to Dept NN.

NEW CAR OWNERS

We're looking for views on the: ● new Audi A8 (from Nov 2002) ● new Citroën Berlingo (from Sept 2002) ● Citroën C8 ● Fiat Stilo Multi Wagon (from Mar 2003) ● Ford Fusion ● new Honda Accord (from Mar 2003) ● Hyundai Getz ● Kia Carens (from Nov 2002) ● new Mercedes-Benz E-class (from Aug 2002) ● new Nissan Micra (from Feb 2003) ● new Renault Mégane (from Oct 2002) ● new Saab 9-3 Sports Saloon (from Sep 2002) ● Skoda Superb ● new Toyota Avensis (from Mar 2003). Tell us the model and type of car (for example, five-door hatchback), and when you took delivery of it. Please include a phone number. Dept NL.

CRITICAL ILLNESS

Have you claimed on a critical illness policy? Was your claim successful or were there any problems? We'd also like to hear from anyone who was sold a critical illness policy at the same time as another financial product (with a mortgage or life insurance policy, say). Full details of your experiences, good or bad, to Dept NN.

Email helpwanted@which.net; go to www.which.co.uk/whichextra; or write to our Hertford address, above. Include department and full contact details

SUCCESS STORY

THE USELESS £500 PHONE DEAL

Pensioner Alfred Newman was sold a £500 mobile phone package for a phone that he couldn't use.

Alfred, an 82-year-old war veteran, has a heart condition. After his landline was out of order for a couple of days, he decided to get a mobile as emergency back-up.

A basic handset, for about £50, with a pay-as-you-go deal, would have done the trick. But when Alfred visited his local branch of The Link, in Fareham, Hampshire, he was sold a state-of-the-art £200 Samsung T100, along with a £120 insurance policy. And he was signed up to a contract for £15 a month.

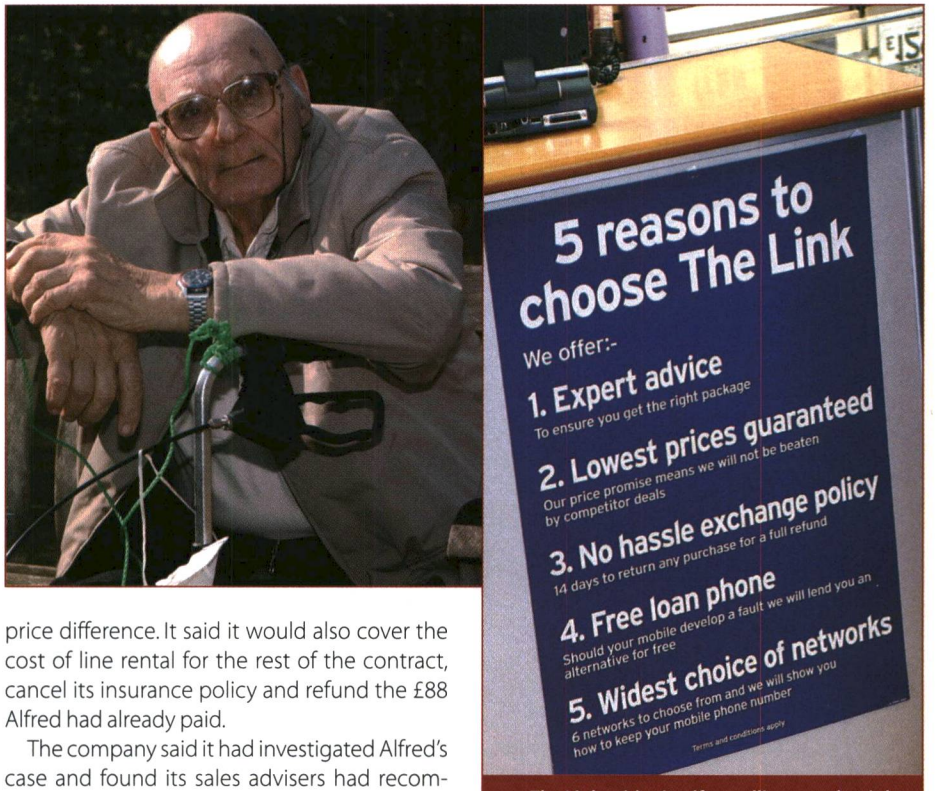
The phone was so complicated that Alfred couldn't use it and returned to the shop for help. But when he was still unable to use the phone, Alfred sought advice from a friend.

She was so shocked that Alfred was set to lose £500 of his pension over an essentially useless phone that she begged Dixons, which owns The Link, to change the phone and cancel the deal. Dixons refused to change the phone, so she contacted *Which?*.

The Link prides itself on its 'expert advice' and selling customers the right product – yet this hadn't been the case with Alfred. We contacted Dixons and it backed down.

Dixons agreed to substitute a more basic handset, such as a Nokia 3310, and refund the price difference. It said it would also cover the cost of line rental for the rest of the contract, cancel its insurance policy and refund the £88 Alfred had already paid.

The company said it had investigated Alfred's case and found its sales advisers had recommended a pay-as-you-go deal, but Alfred had requested a contract. Alfred's friend said Alfred didn't realise what a contract was.



The Link prides itself on selling you the right phone, but Alfred Newman couldn't work out how to use the one he was sold

Credit card protection still denied

Credit card companies are still denying cardholders their rights to protection for purchases made abroad.

If you buy goods or services costing more than £100 and less than £30,000 with a credit card, the card company is jointly liable with the shop if something goes wrong – under section 75 of the Consumer Credit Act. Some card companies dispute that this applies to foreign transactions, but we disagree, and so does the Office of Fair Trading (OFT).

We contacted some of the main credit card companies to find out their policy. Egg was the only one that said it thought foreign transactions were covered by law. Abbey National, Alliance & Leicester, American Express, Bank of Scotland, Cahoot, Capital One, Co-op, Halifax, HSBC, MBNA, Nationwide, Sainsbury's Bank and Virgin denied that foreign transactions are covered by the act, but told us they'd treat foreign transactions in the same way as UK ones on what they describe as a voluntary basis. Barclaycard, NatWest, The Royal Bank of Scotland and Tesco said they believe foreign purchases aren't covered. They said they'd consider claims on a voluntary basis, too, but the most they'd reimburse was the amount paid for on the card, not the full purchase price, as required under section 75.

Morgan Stanley didn't reply in detail and, as we went to press, Lloyds TSB hadn't responded.

Last September, Bank of Scotland, HSBC and Sainsbury's Bank told the OFT that they'd treat transactions made abroad in the same way as UK ones (see 'Protect yourself abroad – with plastic', November 2002, p7). The industry should follow this lead.

Consumers are being denied their rights for overseas purchases

PHOTOGRAPHY ALAMY, SOLENT NEWS, JOHN TRENHOLM

HOTLINE

If there's something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free) or email **insidestory@which.net**. We're sorry but we can't reply individually.

CAMPAIGNING FOR YOU

Protection from extortionate loans is on the way, under government proposals.

As consumer debt is increasing, the plans, which would create a body to hear complaints about unfair loans, are a welcome move. But we want the government to go further, and set up a National Financial Advice Network.

Cowboy traders exposed in a Surrey trading standards officers' (TSOs) sting have been convicted.

Drainage firm Pronto Services (UK) Ltd, of Derby, was fined £9,000 after magistrates heard its engineer spent just 18 minutes clearing a blockage, but charged undercover TSOs £176.25 and lied about the job. The boss of Pipewerx Drainage Solutions, of Sandleheath, Hampshire, was also fined £1,000 after two staff lied about work done for £87.13.

For more on the sting, see 'Courageous council names cowboys', February 2003, p7.

What would the euro mean for you? Twelve EU countries have already switched; we've looked at the pros and cons for consumers if the UK follows suit.

More details will be on our website, below, later this month.

A new, independent body is to carry out reviews of NHS complaints which aren't resolved locally. We support the move to give the job to the Commission for Healthcare Audit Improvement, as it should bring a truly independent element to the complaints process. Our research shows that patients feel this element is currently lacking.

Schering Health Care has been forced to issue a corrective statement, after we exposed its misleading ads for the pill Yasmin.

Consumers' Association campaigns for all UK consumers. If you want to know more about our campaigns, go to www.which.co.uk/campaigns

Renault saga goes on

Only eight of the 40 readers who told us they'd had problems with their Renault cars have had them fixed, and are happy with the way Renault handled their complaint.

We sent questionnaires to all the readers who'd told us about their new Renaults cutting out (see 'Renault's recall fiasco', September 2002, p6) and got 40 replies. Thirty seven said they'd complained to their Renault dealer about the problem. Of those, 29 weren't happy with the outcome. Two said the dealer had refused to inspect the car, 17 said the dealer inspected it but couldn't find anything wrong, and 15 said the dealer had 'fixed' it, only for the problem to continue. Just one got his Laguna replaced after it cut out the day he bought it, and every trip after that. When the replacement suffered the same problem, he sold it back.

RECALLS NOT LISTED

After our September report, Renault offered to check the cars of readers who'd complained to the Vehicle Inspectorate (VI) about cut-out. It said five of the 38 cars it checked had 'genuine component failure', and fixed them for free.

In 2001 and 2002 Renault recalled 129,237 cars in six recalls, saying they may suffer 'cut-out' or 'hesitation' – it included Clios, Lagunas, Méganes and Scénics. But Renault won't accept the problems are widespread or linked.

But Renault doesn't list recalls on its website and, more than a year after two of the recalls were issued, it hasn't given details of affected cars to the VI. So other owners cannot easily find out if their car is subject to a recall.

We asked Renault to confirm whether any of the cars we'd received complaints about had been subject to a recall. It said only six had been recalled because of a 'cut-out' problem. But it's clear from the experience of *Which?* readers that lots more drivers are experiencing cut-out with their new cars, and Renault UK and dealers seem to offer little support.

FAULTY CARS – YOUR RIGHTS

Several readers told us that Renault said they can't reject cars, but if you bought faulty goods after 31 March 2003, you have protection under the Sale and Supply of Goods to Consumers Regulations (see 'More rights for consumers', March 2003, p55). If, like most readers, you bought your car before this date, you still have rights under the Sale of Goods Act.

PAID IN FULL

If you paid in full – by cash, cheque, credit or debit card – you can reject the vehicle, within a 'reasonable time' if it is not fit for purpose. 'Reasonable time' is usually taken to mean up to a few weeks.

To reject it, leave the car and keys with the dealer, plus your reasons in writing. Be consistent – don't drive the car away again.

If you've had it longer than a few weeks, you're entitled to the cost of repairs. You'll need evidence, such as an engineer's report. Take the evidence to the dealer.

If it won't repair the car, consistently fails to put it right, or refuses to accept your rejection, you will need to take the case to court.

FINANCE AGREEMENTS

If you bought a faulty car under a conditional sale or hire purchase agreement, you have the length of the agreement in which to reject it. Put your rejection in writing to the finance company, stop the instalments, and stop using the car, or insist it is taken back. Again, you may need an engineer's report but, as in Simon Bunce's case (see left), the finance company may help you with these costs.

SIMON IS TAKING HIS CASE TO COURT

Simon Bunce bought a new Renault Laguna in March last year, on a finance agreement with Renault Financial Services Ltd (RFS). Within a day the car started to cut out and suddenly lose power. Simon formally rejected the car in July after it had lost power 18 times and been into the dealer six times. He was forced to buy another car, as he felt that the Laguna was too unreliable.

When Renault failed to refund the money for the car, RFS Ltd hired an independent engineer to assess it. Simon is now using this report to take Renault to court and the case is due to be heard shortly.

FURTHER INFORMATION

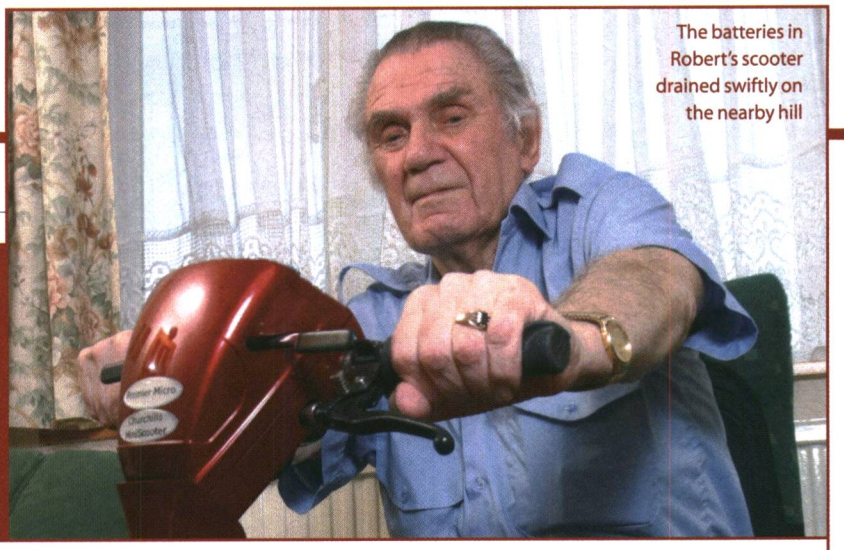
www.iaea.uk.com Find an independent engineer in your area

www.via.gov.uk The Vehicle Inspectorate site lists many recalls

PHOTOGRAPHY ROBIN BECKHAM, JAMES DUNCAN

RIGHTING WRONGS

CHURCHILL'S DOES U-TURN OVER SCOOTER



The batteries in Robert's scooter drained swiftly on the nearby hill

A mobility firm persuaded a 78-year-old stroke victim to buy a £1,200 second-hand scooter which could barely climb the hill to the shops.

Robert Tachauer's family were outraged to learn that The Mobility Co – part of Churchill's Stairlifts – had charged him £1,200 for the ex-demonstration Premier Micro Mark 1 (also called Mini Traveller Travelease); other companies offered it, new, for about £400 less.

Not only was the scooter expensive, it was unsuitable. Robert, from Essex, needed to climb a long, steep hill to get the shops, but Robert found that the machine's batteries swiftly drained on the hill. It couldn't mount kerbs without being lifted, either.

Having lost confidence in the scooter shortly after he bought it last July, Robert tried to reject it. But seven months of pleas for a refund were rebuffed – until *Which?* got involved. When we contacted The Mobility Co in February, it agreed to a full refund.

Robert's son, Peter, said the family were delighted but felt The Mobility Co had taken his father for a ride.

Peter told us: 'My father was vulnerable, and I feel the company took advantage of him. Apart from the cost, he was sold something which didn't meet his needs. The salesman's assessment form said that there were no hills – but how could he have failed to spot that there was a huge one just a few hundred feet from the front door?'

In an investigation last year we reported that 32 of 62 complaints about mobility companies we'd gathered concerned Churchill's Stairlifts and its trading names (including The Mobility Co). Common complaints were about people being sold inappropriate products ('When mobility products are a bad move', April 2002, p8).

The company told us the scooter had been the best option because of Robert's budget, and the storage space he had. It wouldn't comment on the difference between its price and those of other companies.

MMR jab is safest option

Alarm about the measles, mumps and rubella (MMR) vaccine is unfounded, says our sister publication *Drug and Therapeutics Bulletin* (DTB).

Medical experts at the bulletin, a drugs 'bible' which all NHS doctors receive, studied research that had sparked widespread concerns about possible side effects from the pre-school vaccine. DTB published its conclusion last month.

'The weight of published evidence argues overwhelmingly in favour of MMR as the most effective and safest way of protecting children from measles, mumps and rubella,' DTB said.

Routine MMR vaccinations started in the UK in 1988, after which there was a sharp fall in cases of measles, mumps and rubella (German measles). But in 1998, there was a threat to this trend when a study suggested a link with autism and with bowel disease. But the study, by the Royal Free Hospital, and later studies reported in the media didn't provide evidence of a link, DTB found.

Some parents opted for single-dose jabs, believing these to be a safer option. But DTB found there was no sound scientific evidence to justify splitting the jabs. This would entail six injections rather than the two that MMR requires, and the delay would leave children vulnerable.

If you're uncertain about MMR or other jabs, discuss your concerns with your GP.

CAMPAIGN FOCUS

Food laws are a dog's dinner

Gaping holes remain in the controls on eateries and food poisoning bugs are rife. Consumers' Association is campaigning for the prior approval of food premises.

WHERE'S THE PROBLEM?

You can control hygiene in your kitchen, but who's watching it when you eat out? Kitchen workers don't have to meet set standards for training before they can handle your food, and many eateries open before environmental health officers (EHOs) have inspected them.

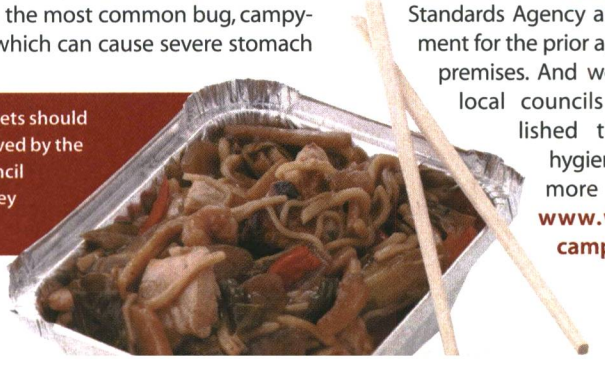
There were nearly 100,000 reported cases of food poisoning in Britain in 2001 – many more went unreported. Recent figures show a 45 per cent rise over the last decade in the most common bug, campylobacter, which can cause severe stomach cramps and diarrhoea. Some cases result from poor hygiene at home, but in a recent survey three out of four people who got ill blamed eating out. See 'Germs to go', p41, for more on takeaway hygiene.

WHAT CAN BE DONE?

We want all eateries to be approved by EHOs before they first open. Currently, they have to register with the local authority, and eventually get inspected after they've opened. We think you have a right to know how they did. Local authorities need more resources to enforce food safety laws.

WHAT ARE WE DOING?

We've been lobbying the Foods Standards Agency and the government for the prior approval of food premises. And we've supported local councils who've published the details of hygiene failings. For more details, visit **www.which.co.uk/campaigns**.



Food outlets should be approved by the local council before they open

▷

YOUR CHAMPION

DENTIST PROBE BACKS OUR CONCERNS

Huge variation in prices for private dental treatments, and the fact that you're often not told charges beforehand are a recipe for rip-off, says a new report from the Office of Fair Trading (OFT).

It investigated the £1 billion-a-year private dentistry market in response to our 'supercomplaint', made in October 2001. Its findings, published in March, back the concerns we raised following our own research ('Extracting your cash', September 2001, p6). It concluded that, in many respects, the market isn't working properly for consumers.

Like us, the OFT found huge price variation; some dental practices were charging four times the price of others for similar treatment. And, like us, it was concerned that patients weren't getting the information they needed, both about prices and about treatments available on the NHS.

The OFT surveyed patients, and visited practices. It said that some NHS patients ended up paying for private treatment because their dentist hadn't told them that a particular treatment was available on the NHS. Just 21 per cent of the 749 practices visited by the OFT published their charges.

About seven million people in the UK regularly get private dental treatment. The OFT concluded – as we had – that prices for treatment can vary enormously. It found the cost of examining a mouth could range from £9.50 to £40. An amalgam filling could be £10 or as much as £54.25.

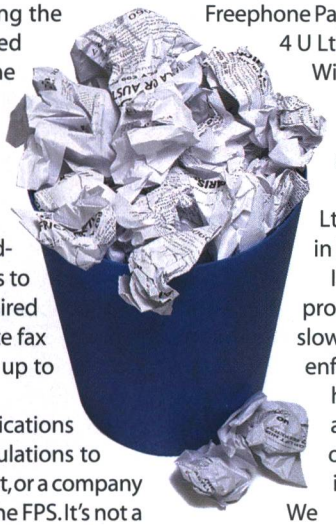
The OFT has called for better self-regulation and consumer information. It also wants an independent complaints procedure – in line with the NHS system – to be set up. We're concerned that current proposals for this won't be properly independent.

Certain consumer bodies, including Consumers' Association, can make 'supercomplaints' to the OFT, which means the OFT has a duty to consider them without delay.

Judgement on junk fax ban

Sometimes at *Which*? we can't help wondering whether we've encountered bravado or stupidity from certain companies.

There was the energy company whose salespeople visited our head office and tried to trick us into switching supplier, spouting the sort of nonsense we've warned readers about for years. This time the case involves junk faxes.



Despite registering our office fax numbers with the Fax Preference Service (FPS) last March, we've since received a series of faxes trumpeting 'too-good-to-be-true' offers and one asking us to vote about asylum seekers. All required us to respond using a premium-rate fax number that would cost anything up to £13.50 per response.

It's a breach of the Telecommunications (Data Protection and Privacy) Regulations to fax individuals without their consent, or a company that's registered its numbers with the FPS. It's not a criminal offence to breach these rules, but the Information Commissioner can issue an enforcement notice to stop those who do. Breaching the notice is an offence. We've complained to the commissioner about the faxes we received.

This month, an appeal by six companies against an enforcement notice, issued last May, is due to be heard. These are 21st Century Faxes Ltd, Green Freephone Pages Ltd, Hyperos Systems Ltd, Info 4 U Ltd, Right 2 Vote Ltd, and The Lord's Witnesses – all based at a similar address in Essex. Also appealing is Gordon Ritchie, aged 45, a director of most of these firms.

A parent company, Launchasset Ltd, is based at the same address in Essex.

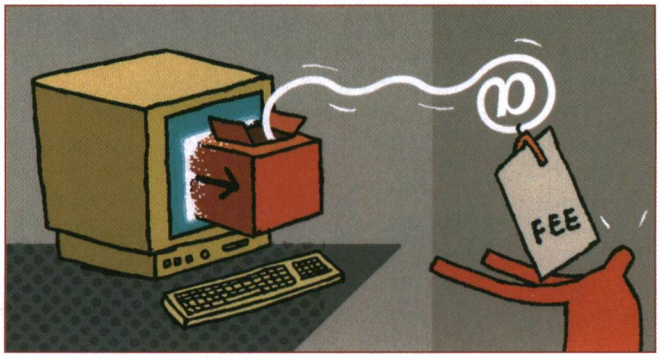
It's widely recognised that the process for curbing junk faxes is too slow. Most companies appeal an enforcement notice, and they don't have to comply until it's confirmed at the appeal. If they breach a ban once it's in force, further evidence is needed before any prosecution. We welcome the Information Commissioner's call to make enforcement swifter. This could happen under a new privacy directive due to be implemented later this year.

ONLINE DELIVERY FEES

Postwatch, the postal services watchdog, has received complaints from consumers who've bought items online from abroad because they were cheaper, only to find extra fees eating into their savings.

If you buy goods online from outside of the EU, you may be liable for VAT, as in the UK, and import duty. But there may also be a 'customs clearance fee' from the delivery company. These fees are collected at the same time as customs charges. The delivery firms say the fees cover their costs in collecting duty on customers' behalf.

But Postwatch has found that it's not easy to find out what, if anything, the fee will be. The consumer often has no choice over which company delivers the parcel either.



Royal Mail charges around £4, for example, and Parcelforce charges £7.75, or £13 for Express, while DHL and ParcelForce apply the charge only if the particular parcel attracts the attention of Customs and Excise.

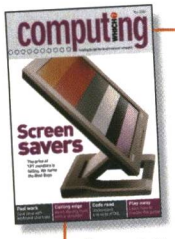
Postwatch said it would like UK postal operators to work with online retailers to make charges clear at the time of purchase. But, in the absence of such polices, it said it will focus on raising awareness.

If you're buying on the internet from outside the UK, ask the retailer which postal operator it uses, and whether you will be liable for customs clearance fees in this country.

FURTHER INFORMATION

www.hmce.gov.uk Information about VAT and customs duty

PHOTOGRAPHY STUDIO 21 ILLUSTRATION TIM ELLIS



SHREDS OF EVIDENCE

Identity theft soared by 40 per cent in 2002, according to CIFAS, the financial industry's fraud watchdog. The crime involves piecing together information about a person and then impersonating them to buy goods and services.

One way to guard against the crime is to shred bank statements, utility bills and computer printouts of personal information. For its May issue, *Computing Which?* tested six shredders for home use, and came up with two Best Buys – **Fellowes P500-2 £46**, and **Rexel V12t** also **£46**. Both shredders were awarded a ☆ for ease of use.

Computing Which? found that all the shredders on test pretty much lived up to their claims for how many sheets they could shred in one go. At eight pages, the Fellowes managed the most; the Rexel managed five. All the shredders were able to shred personal documents sufficiently well to make them unreadable to most people. But, if security is really important, the Intimus Mini Monster £48 was the most thorough. However, it has a fairly small bin, and feeding the paper can be awkward. In addition, it shredded the fewest pages at a time (two). If you have a lot to shred, *Computing Which?* suggests you choose a shredder that has a large bin. The Fellowes' bin can hold 133 shredded pages; the Rexel's, 140.

You can also buy a CD shredder which will destroy CDs and DVDs, but, at around £250, *Computing Which?* concludes they're not really aimed at the home market.

BIN AND BUY

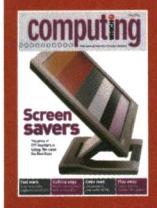
Last year, 75,000 people fell foul of identity theft – up from 53,500 the year before. Victims have to persuade companies that they aren't responsible for ordering goods (and so shouldn't have to pay for them). They can have their credit records damaged if the fraudster runs up credit card bills using their name. 'For many people, the first they hear of identity theft is when they get demands for payments for things they haven't had or when they receive a welcome letter from a mobile phone company,' says CIFAS spokesperson June Hill. Thieves use several methods to learn about their targets. 'Rooting through dustbins is not an uncommon way,' continues Hill. They can even look up basic details in the phone book.

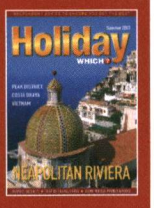
A shredder can protect you against identity theft. The Rexel V12t was one of two Best Buys in a *Computing Which?* test

Also in Computing Which? this month

- Flat-screen monitors on test
- Writing and understanding HTML
- Keyboard shortcuts made easy

FREE TRIAL

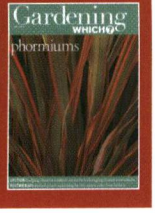




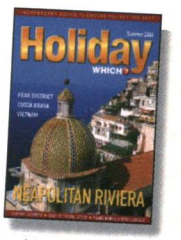
For a free trial to Holiday Which?, Computing Which? or any of our magazines, just call

0800 252 100

(payment details required for when your free trial ends)



PAY LESS FOR TRAVEL EXTRAS



Shopping around for your holiday extras could save you enough to buy a bargain flight to Amsterdam or Rome, reveals a *Holiday Which?* report, published this month.

Holiday Which? totalled up the cost of 22 typical travel items (from painkillers to suncreams) from eight national retail chains. Asda came in cheapest overall, at £75.25, while Boots was the most expensive at £106.55. The biggest savings were on suncreams – a 200ml bottle of Nivea Children's Sunblock (factor 35) cost just £4.12 in Asda compared with Boots' £11.85, a 65 per cent saving.

The *Holiday Which?* mystery shoppers filled two baskets. The 'sun-and-fun' basket comprised nine items including sun products, print films, single-use cameras and condoms. The 'health and first-aid' basket contained 13 products that you might need for a holiday health and first-aid kit – such as painkillers, antihistamine tablets and cream, insect repellent, and travel sickness pills – as well as DVT socks for long-haul flights. All items were leading brands, so the mystery shoppers could compare like with like. The shoppers visited branches of Asda, Safeway, Sainsbury's and Tesco and four chemist chains (Boots, Lloyds, Moss and Superdrug) in February and March of this year, and bought one of every product in each shop.

Overall, the three cheapest baskets were from supermarkets. Asda was the cheapest in total, beating second-placed Tesco by £13.42, but Tesco came out cheapest for the health and first-aid basket. Asda won outright for the sun-and-fun basket. Of the four chemist chains, only Superdrug could compete with the supermarkets: it was cheaper than Safeway and just a few pence dearer than Sainsbury's. Savings overall were smaller in the health and first-aid basket.

Holiday Which? also warns that leaving your shopping until you get to the airport won't necessarily save you money. It compared prices in two branches of Boots at Gatwick airport, one each side of passport control, and found that, although some goods were cheaper in the airside branch of Boots, overall, you could save more money by shopping in supermarkets.

Also in Holiday Which? this month

- Neapolitan Riviera
- Peak District
- Vietnam
- Airport security

In a *Holiday Which?* price check, Asda was cheapest for travel extras

Buy now, pain later

Melanie Green shows you how to avoid expensive credit deals

From 0 per cent to over 30 per cent – the cost of credit varies hugely. The wrong deal could cost you thousands of pounds

The Bank of England's base rate is currently just 3.75 per cent – its lowest level for 48 years. So you'd expect the cost of borrowing to be low, too. However, we've found many companies charging nearly nine times the base rate for their loans and credit deals.

There's no limit on the interest rate that companies can charge, and rates differ vastly between companies. It's vital to check rates carefully, as they can have a huge impact on how much you end up paying. For example, if you borrowed £5,000 (the average family debt excluding mortgages) over three years using an in-store credit deal at 30 per cent APR, it would cost you a whopping £2,302 in interest. If you chose a personal loan at 7 per cent instead, you'd pay just £540 interest.

We expose the expensive deals, show how easy it is to fall prey to them, and give you tips on how to avoid them.

HOW TO UNDERSTAND THE DEALS

Companies quote annual percentage rates (APRs) to help you compare different credit deals. The APR takes into account when and how often you pay interest and charges, and when you have to repay the money you've borrowed. It's not a perfect measure but it does give an indication of which deal will work out cheapest. Sometimes flat rates are quoted as well. These are lower than the APR and can give a false impression of the overall cost of borrowing, as they don't take account of charges or how interest is paid. The APR should be displayed more prominently and labelled.

QUICK GUIDE TO RATES

Store cards These cost around 28 to 30 per cent.
In-store credit This usually costs around 27 to 30 per cent APR. Loans offered by shops tend to be slightly cheaper at 18 to 25 per cent but are still expensive compared with most unsecured loans.
Credit cards Rates vary from 7 to 25 per cent APR, with typical rates around 16 per cent. Most cards also offer introductory low rates. Credit card APRs don't take into account the way interest is calculated, which can affect the total cost. Our credit card reports provide a better comparison.
Overdrafts The equivalent annual rate (EAR) for authorised overdrafts varies from 7 to 19.56 per cent. EARs don't include fees such as transaction charges, so aren't directly comparable with APRs. We take all overdraft charges into account when choosing our Best Buy current accounts.
Unsecured loans Rates vary from 6.9 to 31.1 per cent APR. You'd typically pay 15 to 18 per cent on a £1,000 loan, with lower rates for larger loans.
Secured loans Further advances from your existing mortgage lender cost around 4.59 to 5.99 per cent. Loans from different lenders usually cost around 11 or 12 per cent for £5,000, reducing to around 8 per cent for larger loans.

STORE CARDS

These are credit cards that can be used only in particular stores. Shops tempt you to open an account by offering a discount on your shopping, but the rates can be exorbitant. They typically charge interest at 28 to 30 per cent APR – seven or eight times the base rate. Exceptions include John Lewis and Waitrose (13 per cent) and Marks & Spencer (18.9 per cent). If you're careful, store cards needn't cost a penny: they don't charge interest if you repay the full balance in the interest-free period (about 56 days after you buy).

TIPS

- Don't borrow on a store card – even the most expensive credit cards are usually better value.
- If you've got a balance on a store card, switch it to a cheaper credit card or personal loan.
- Using a store card cheque to borrow money can be even more expensive than borrowing on the card as Sandra Cussons, right, discovered.

CHEQUE RATE

Sandra Cussons has an Adams store card, which she sometimes uses to borrow money. Last year, the card company sent her an unsolicited £300 cheque. She didn't cash it, but kept hold of it for a few months because she thought it could come in handy. Luckily she resisted the temptation. Her card's normal rate is a huge 30.9 per cent.

But the small print revealed that the cash advance rate, which applied to the cheque, was even higher – a staggering 32.8 per cent – because it included a cash handling fee of 1.5 per cent of the value of the cheque.

PHOTOGRAPHY ROBIN BECKHAM, PHILIP REESON, SOLENT NEWS

The loans and credit deals to avoid

Store cards charge particularly high rates

0 per cent interest deals can catch you out

IN-STORE CREDIT

Retailers of computers, furniture, electrical items, and carpets tend to offer credit deals to help you pay for your purchases. But, with only one or two exceptions, they're among the most expensive ways to borrow.

MISLEADING INTEREST-FREE DEALS

From the letters you send us, we know that 'interest-free' deals can really catch people out. They sound tempting – offering an interest-free period for six months to a year. But in reality, companies make it hard to take advantage of the 0 per cent rate, as Robin Steele found (see 'Interest-free steal', below).

During the interest-free period, you're required to make monthly payments. These are normally set so that they don't repay the whole loan but leave you owing a lump sum. If you don't pay this lump sum in full at the end of the interest-free period, you have to keep making monthly payments, and usually end up paying interest right back to the day the loan started. So there's no interest-free period at all – in fact, you'll normally be charged interest at 27 to 30 per cent APR.

Various shops including Allied Carpets, Comet, Courts, Dixons Group, Furnitureland, Harveys Furnishings, Powerhouse, and Time Computers have all agreed, under pressure from the Office of Fair Trading, to stop advertising these deals as 'interest-free'. But some are still offering the deals – simply under a new name.

Powerhouse, for example, calls its credit deal 'interest opt-out flexible finance'. It charges 29.8 per cent from day one unless you repay the full amount during the 0 per cent period at the start of the loan. Furnitureland has a similar deal at 27.8 per cent APR. Both these deals make it impossible to pay the loan off gradually in the 0 per cent period. They set low monthly repayments, which you can't increase, and you're not allowed to make any ad-hoc payments. So, unless you have a handy lump sum to pay off the loan, you're likely to end up paying a high rate of interest.

Currys, Dixons and PC World charge 29.5 per cent for similar deals. They told us that customers can pay what they like at any time, but the monthly payments are set by direct debit, which you can't vary. The companies claim that most people pay off their loans in the 0 per cent period. But if you don't manage this, you're left with a very expensive loan.

BUY NOW, PAY LATER DEALS

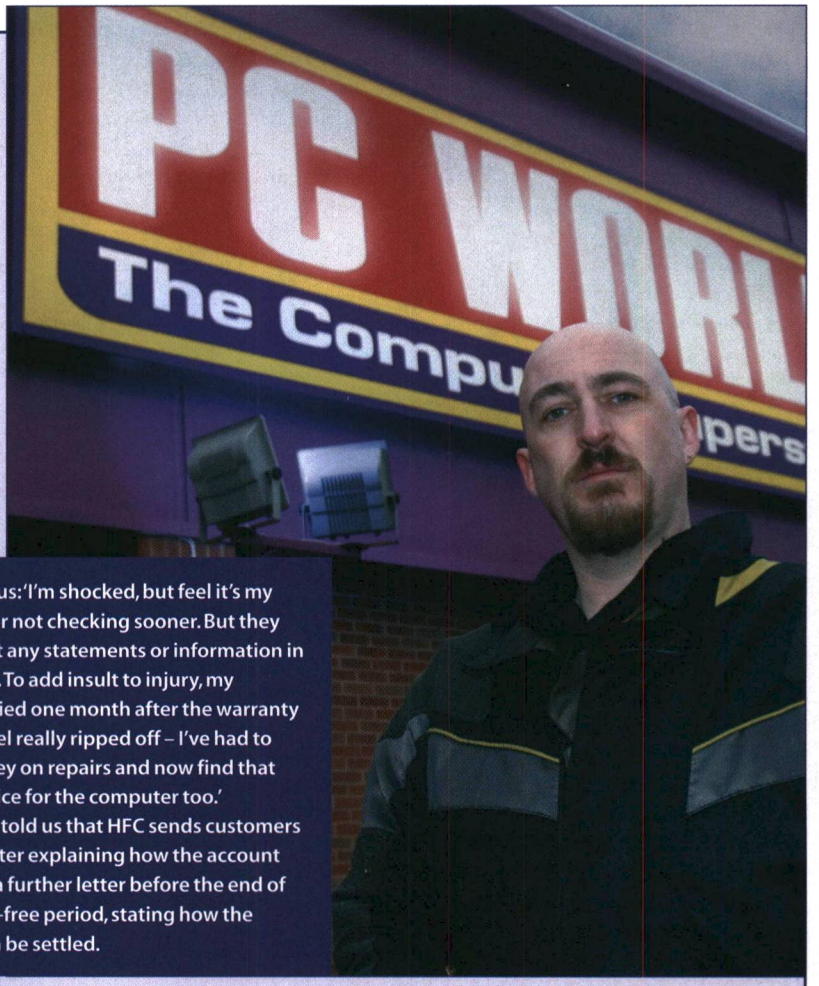
These are similar to interest-free deals, but you usually set up payments to start six months or a year after the loan starts. If you repay the whole balance on or before the end of the deferred period you'll pay no interest, but otherwise you'll pay interest for the full term of the loan. APRs generally range from 29 to 30 per cent.

IN-STORE LOANS

These can also be expensive. Courts, for example, charges 26.1 per cent APR, and Currys, Dixons, Harveys Furnishings, PC World and Time Computers all usually charge more than 19 per cent. Fortunately, some stores offer genuine interest-free credit where you simply take out a loan at 0 per cent APR. Courts, Furnitureland and Harveys Furnishings offer these deals at various times on some products.

TIPS

- If you're going to make a large purchase, shop around for credit before you buy. Consider a loan or a Best Buy credit card.
- If you want to take advantage of a 0 per cent period, make sure you know exactly how much you'll need to repay, and when, to avoid being stung.
- Before you sign a credit agreement, find out what methods you can use to repay the loan, and whether there are any early repayment penalties.



INTEREST-FREE STEAL

Robin Steele was caught out by PC World's interest-free credit deal. He bought a PC in December 2000 for £1,472 and remembers the salesman telling him that if he didn't settle in full in the one-year interest free period, he'd pay interest after that date.

He decided not to repay in full during the interest-free period, and started making payments of £58 a month. Last October, he asked HFC Bank (which controls the credit agreement) how much he still owed. It was only then he realised that £333 interest had been added to his balance for the first year.

Rob told us: 'I'm shocked, but feel it's my own fault for not checking sooner. But they haven't sent any statements or information in all this time. To add insult to injury, my computer died one month after the warranty expired. I feel really ripped off – I've had to spend money on repairs and now find that I've paid twice for the computer too.'

PC World told us that HFC sends customers an initial letter explaining how the account works, and a further letter before the end of the interest-free period, stating how the account can be settled.

CREDIT CARDS

Using a credit card can be a cheap, even free, way to borrow. But if you pick the wrong card, the interest can soon mount up.

THE GOOD....

Most cards have introductory offers that let you transfer existing credit card or loan balances, and pay no, or very little, interest for a few months. Some cards offer 0 per cent on purchases, too, and Nationwide and Sainsbury's cards even offer interest-free cash advances. After the introductory period, the standard rate kicks in.

If you don't want to keep switching cards to chase initial low rates, try to find a good standard rate instead. Examples are Halifax's h2x Visa card (9.9 per cent APR), Intelligent Finance (8.9 per cent), and Cahoot (7 per cent for 'low-risk' customers).

THE BAD....

Three of the big four banks charge relatively high rates for purchases, though these aren't the worst rates available. HSBC's rate is 15.9 per cent, NatWest's is 17.4 per cent, and Lloyds TSB Classic card's is 17.9 per cent. Barclays has five different rates, between 11.9 and 24.9 per cent, with a typical rate of 17.9 per cent. The rate you're offered depends on your credit rating.

AND THE UGLY.....

More and more credit card companies are offering different rates depending on your credit rating, with the highest rates saved for high-risk customers. These companies advertise 'typical' APRs but you won't know what rate you'll be charged until your application has been accepted. You may have a bad credit rating because you've missed payments in the past, or simply because you haven't borrowed money before.

Even if your credit rating's healthy, you could still find yourself a target for extremely high rates, as one of our researchers found. He received a letter from Providian, owned by Barclays, inviting him to apply for a Providian Visa card. It charges 0 per cent for the first three months, but then reverts to an APR of 29.3 per cent for purchases and 32 per cent for cash transactions.

TIPS

- Look out for 0 per cent deals, and be prepared to switch.
- If you plan to shop with your card, look for one offering 0 per cent on purchases as well as balance transfers. Alternatively, use two cards – one with a free balance transfer rate, and one with a low APR for purchases.
- Make use of cards' interest-free periods – usually 45 to 59 days from the transaction.

THE BALANCE TRANSFER TRAP

Transferring your balance to a new card to take advantage of low rates makes sense. But, if you intend to use your new card when you're out shopping, watch out.

Carmel Hunt moved her credit card balance of £1,500 to a Smile card to take advantage of its 0 per cent balance transfer rate. She also decided to use the card to make purchases, as Smile was offering 0.5 per cent cashback. She planned to pay off all her new spending and a little of the transferred balance each month. But when she checked her statement, she found Smile had charged £18.89 interest for one month.

Smile explained that payments go towards the transferred balance first. Only when that's paid off can you begin to repay your new spending. So Carmel was actually paying off a chunk of her transferred balance each month, and clocking up interest on her new purchases. Smile agreed its payment structure wasn't clear, and refunded the interest for that month. However, as Carmel says: 'This is a hidden expense and one that I certainly won't be duped into paying in future.'

Most credit cards handle repayments in the same way. The only exception we've come across so far is Nationwide BS. We'd like to see more companies following its example.

OVERDRAFTS

The cost of an overdraft is made up of the interest rate, plus any transaction charges and fees. Whether the account has an interest-free limit and/or fee-free limit also affects the overall cost.

Bank of Ireland, The Co-operative Bank, Clydesdale Bank, NatWest, Norwich & Peterborough, The Royal Bank of Scotland and Yorkshire Bank all have accounts that charge over 16.5 per cent on authorised overdrafts. With Bank of Ireland, Clydesdale, Yorkshire Bank and Norwich & Peterborough, there's no interest-free limit, so the interest is payable on any size of overdraft.

Fortunately, several accounts have no overdraft fees or transaction charges, and have interest rates below 10 per cent. Some also throw in an interest-free limit. See 'Current affairs', *Which?*, December 2002, p46 for our Best Buy accounts, or visit **www.switchwithwhich.co.uk** to pick the best account for you.

Customers of Northern Irish banks are particularly hard done by. Earlier this year (see *Which?*, February 2003, p55), we calculated that the annual cost of being £100 overdrawn for one week a quarter was more than £175 with current accounts from Bank of Ireland, First Trust, and Ulster Bank. Our Best Buy accounts charge only £1 for the same overdraft.

UNAUTHORISED OVERDRAFTS

Avoid going overdrawn without your bank's permission. Most accounts charge between 20 and 30 per cent on unauthorised overdrafts, and also charge for each transaction you make when overdrawn. Citibank charges a huge 41.2 per cent.

TIPS

- Switch to a Best Buy current account.
- If you think you're likely to go into unauthorised overdraft, ask your bank to extend your overdraft.
- Consider a different method of tiding you over. It could be much cheaper to use a credit card or to convert your overdraft into a loan.

LOANS

There are two types of loan – secured and unsecured. Secured loans tend to be cheaper but can be more risky.

SECURED LOANS

With a secured loan, you have to provide the lender with some security – usually your house, though it could be your car or an investment policy. So, if you fail to make repayments, the lender could repossess your home or other assets.

Remortgages and further advances offer the cheapest interest rates of all types of borrowing. At the moment, for example, you could remortgage at a fixed rate of 4.34 per cent for five years. You could borrow more than your current mortgage, leaving you with some cash left over. Further advances, which involve increasing your mortgage with your existing lender, are usually quicker to get than remortgages, but you'll normally pay your lender's standard variable rate – between 4.59 and 5.99 per cent – rather than a cheaper fixed rate deal. And you may find that the lender restricts you to using the money for home improvements.

You can get secured loans separately from a mortgage, with interest rates as low as 7 per cent for £5,000. Most lenders charge between 7 and 8 per cent for larger loans of £25,000 or more.

The interest rates may be low, but secured loans can still cost a lot in the long term, because you're often stretching repayments over a long period. So borrowing £10,000 over 25 years at 5 per cent, for example, costs £7,300 in interest. A personal loan for the same amount paid over five years at 8 per cent would cost just £2,085 interest. Secured loans are also more risky than unsecured loans, as rates can move up and down.

Some secured loans, often aimed at people who can't get credit elsewhere, charge staggering rates. Gerry Dunn's son took out a loan for £500 over 26 weeks with a company called Log Book Loans in Dunstable. The APR was a frightening 248 per cent, meaning he had to repay a total of £782. To repay the loan early would cost at least 13 weeks of interest plus an admin fee of £30.

UNSECURED LOANS

Unsecured loan rates vary greatly, depending on how much you're borrowing and, in some cases, your credit rating. Some high-street providers offer very low rates. The less you borrow, the higher the APR tends to be. You'd typically pay at least 19 per cent for a £1,000 loan from Clydesdale, NatWest, Northern Bank, and The Royal Bank of Scotland. HSBC and Lloyds TSB charge more than 14 per cent for the same size loan, while Northern Rock and Nationwide charge just 7.9 per cent.

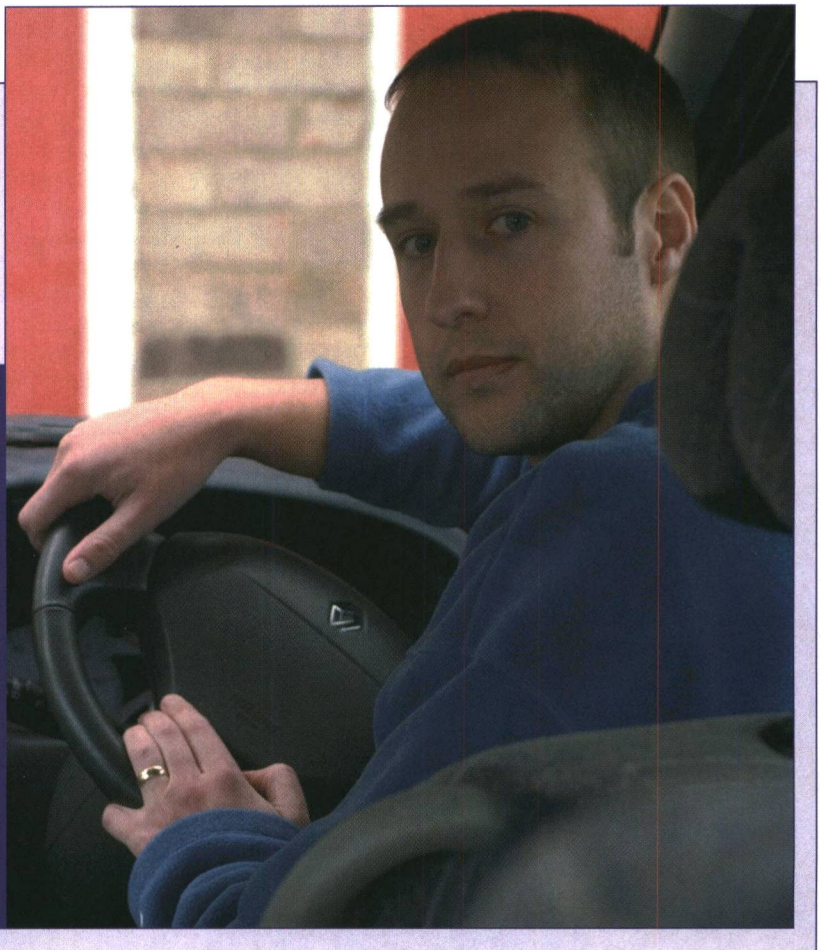
TIPS

- **Remember that a loan secured on your house exposes you to the risk of losing your home.**
- **If you're looking for a loan because you're struggling with repayments and want to consolidate your debts, seek advice from one of the free, independent agencies such as the Citizens Advice Bureau, National Debtline, or the Consumer Credit Counselling Service.**

CAUGHT OUT BY CAR LOAN

Mark McCauley bought a second-hand Renault earlier this year for £7,666 from Fortnums in Fareham. He enquired about paying on credit and remembers being told that the interest rate would be 7 per cent. But when he checked the paperwork after taking out the loan, he discovered that the flat rate was 13 per cent and the APR was 25.3 per cent, meaning he'd pay back more than £11,500 over five years. Shocked, he took out a Nationwide loan at 7.9 per cent to pay off the original loan. But an early repayment charge on the first loan meant he lost £400.

Mark complained, but Fortnums refused to compensate him. It explained that the standard flat rate is 7 per cent, but that rates can vary, depending on an individual's credit rating. Fortnums' solicitors told us that the company did nothing wrong, and that Mark either didn't read the documents, or misunderstood them. We think quoting flat rates is misleading. Fortnums should have told Mark what the APR would be before he signed up.



BEFORE YOU BORROW

Follow our tips to help you make the most of credit deals

- Always shop around and consider different types of credit.
- Check whether the credit is secured or unsecured.
- Check whether the interest rate is variable or fixed.
- Check the rate advertised really is the rate you get.
- Check the rate you're quoted is an APR rather than a flat rate.
- If you're turned down for credit, the company should tell you why. You can also request a copy of your credit file from a credit reference agency (see 'Give me some credit', *Which?*, September 2000, p9).
- Each company has its own credit scoring system, so one company may accept you even if others have turned you down.
- If you use a broker to get a loan, and you don't enter into a credit agreement within six months of being introduced to a lender, the broker can charge you only £5.
- Finally, try not to take on too much debt, particularly at variable interest rates.

FURTHER INFORMATION

www.cccs.co.uk Consumer Credit Counselling Service

www.equifax.co.uk and **www.experian.co.uk** Credit reference agencies, which can give you a copy of your credit file

www.nationaldebtline.co.uk

www.nacab.org.uk Citizens Advice

www.oft.gov.uk/consumer Advice on money and credit

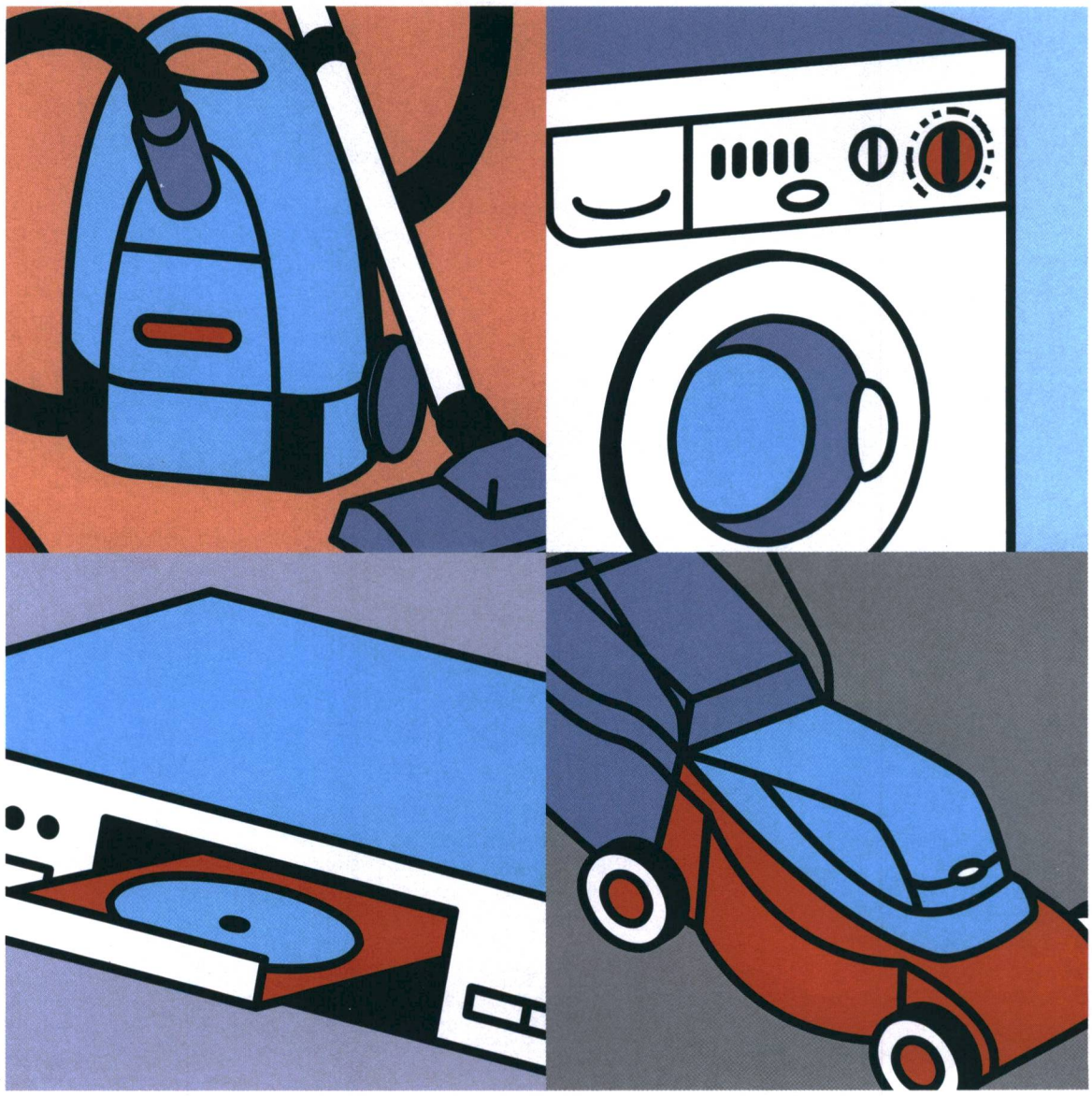
There's one thing worse than a bad product, and that's a broken one. So, at *Which?*, we separate the brands that last from the ones that don't. To do this, we asked 30,000 of you about your real-life experiences with different brands. We've laid out the results of our survey over the next few pages, but we'll also use them to help pick our Best Buys. If a brand is below average for reliability, we won't recommend its products.

To ensure the results meet our usual standards of scientific research, we put the questionnaires through rigorous statistical analysis. Older products are more likely to fail than younger ones, so we took the age of the products into account. We also removed brands for which we had fewer than 30 replies. The rating we calculate is the percentage of appliances which broke down over six years (or four years for newer types of appliance, such as DVD players).

As usual, we found that electronic goods – such as TVs and DVD players – are more reliable than domestic appliances – dishwashers, tumble driers, and so on. In fact, some brown goods, such as compact cameras, have proved so consistently reliable in past surveys that we've stopped asking about them.

WHICH BRANDS CAN YOU RELY ON?

Find out which appliances last the distance with our guide to reliable brands



OUR SURVEY

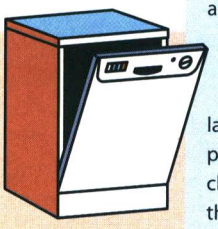
In October and November 2002, we sent questionnaires to 30,000 *Which?* readers. We received 14,762 replies.

ILLUSTRATION CYRUS DEBOO

DOMESTIC APPLIANCES

White goods are the workhorses of domestic life, essential but unexciting. It's worth paying some time and attention while choosing, though, because there are considerable differences in reliability. And, interestingly, it's not always the well-known brands that come out on top – as readers' experiences with Hotpoint and Dyson demonstrate.

DISHWASHERS



Neff was the only above-average brand. But it's a disappointing show from Indesit, which – despite receiving the highest score in our recent tests – remains outcast from Best Buy status by poor reliability (see 'Having a few friends round for Christmas?', December 2002, p22). It's joined in the below-average category by Hotpoint.

DISHWASHERS
Total base size: 3,651 machines up to six years old
OVERALL RELIABILITY 85%

ABOVE AVERAGE	Neff
AVERAGE	AEG, Ariston, Bosch, Candy, Hoover, Hygena, Miele, Servis, Siemens, Tricity Bendix, Whirlpool, Zanussi
BELOW AVERAGE	Hotpoint, Indesit

VACUUM CLEANERS

Each year we find that cylinder vacuum cleaners (the little squat ones with the hose sticking out) are more reliable than uprights. This year, 91 per cent of cylinder vacuum cleaners up to six years old hadn't required repair, but only 80 per cent of upright cleaners could claim the same. This is explained largely by the fact that uprights have a more complicated construction, with more exposed rotating parts – things get stuck in them, the belt can break, and so on.

The reliability data adds to our conclusion in last month's article ('Spring cleaning', April 2003, p30) – that you're often better off with a cylinder cleaner. Not only are they generally more reliable, they tend to be more compact, and easier to store and carry around. Also, there were almost no uprights in our last test that we thought cleaned well enough to truly deserve Best Buy status. There was one exception but, as we'll see, it wasn't made by one of the most reliable brands.

Upright vacuums Ironically, the sole below-average brand was also the most popular make – Dyson cleaners were owned by almost half of those surveyed. Dyson has also come out badly in previous surveys, a great shame because its innovative design gave the DC07 Animal an impressive score for performance in our last test. It's also a shame because you might expect better for the fairly high price of some of its products. In this category, Electrolux, Kirby, Oreck, Panasonic and Sebo were above average.

UPRIGHT VACUUMS
Total base size: 5,279 machines up to six years old
OVERALL RELIABILITY 80%

ABOVE AVERAGE	Electrolux, Kirby, Oreck, Panasonic, Sebo
AVERAGE	Hitachi, Hoover
BELOW AVERAGE	Dyson

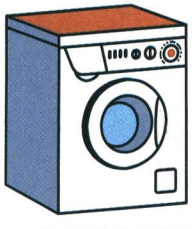
Cylinder vacuums Hitachi, Miele and Numatic were all above average. Miele also turned in an excellent show in our recent tests – so it can offer good, versatile cleaning power with a long life span. Our other Best Buy was from Bosch, which wasn't a common enough brand for us to rate. Again, Dyson is the only below-average brand.

CYLINDER VACUUMS
Total base size: 2,628 machines up to six years old
OVERALL RELIABILITY 91%

ABOVE AVERAGE	Hitachi, Miele, Numatic
AVERAGE	AEG, Electrolux, Goblin (Aquavac), Hoover, Panasonic
BELOW AVERAGE	Dyson

LAUNDRY APPLIANCES

The important lesson here is that combined washer-driers are less reliable than washing machines and tumble driers. About 30 per cent of washer-driers needed repair in the first six years. That compares with about 20 per cent for washing machines. It's also much more than the average rate for tumble driers, which is 12 per cent. Washer-driers are also often less convenient, because you may have to dry a load of washing in two or more separate loads. That said, they are cheaper than two separate appliances and use less space.



Washing machines The brands which produced Best Buys in our last test – Bosch, Miele, Siemens and Zanussi – were all average or above average (see 'Washing machines', January 2003, p30). But there's been some movement since our last reliability survey – Siemens and Zanussi have swapped places, so Siemens is now above average and Zanussi only average. Companies in the above-average category include not only 'prestige' brands such as Miele, but also traditionally cheaper brands such as Candy and Tricity Bendix. So the more expensive brands aren't necessarily more reliable. It's also interesting to note that well-known brands Hoover and Hotpoint were the only below-average brands.

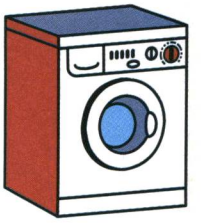
FRONT-LOADING WASHING MACHINES
Total base size: 6,602 machines up to six years old
OVERALL RELIABILITY 81%

ABOVE AVERAGE	Bosch, Candy, Miele, Siemens, Tricity Bendix
AVERAGE	AEG, Ariston, Creda, Electrolux, Indesit, Philips, Servis, Whirlpool, Zanussi
BELOW AVERAGE	Hoover, Hotpoint

FRONT-LOADING WASHER-DRIERS
Total base size: 1,019 machines up to six years old
OVERALL RELIABILITY 70%

ABOVE AVERAGE	Zanussi
AVERAGE	Bosch, Hotpoint, Indesit
BELOW AVERAGE	Hoover

Washer-driers *Which?* readers have been buying well, with 31 per cent of washer-drier-owning readers opting for Zanussi – the only above-average brand. In this category, Hotpoint has hauled itself into the average reliability category, which is fortunate, considering that it is the second most popular manufacturer. Hoover maintained its poor record, however, and was the sole below-average brand.



Tumble driers Two brands did significantly better than average – Crusader, with 93 per cent, and Miele, with 94 per cent. Unhappily, Creda – the maker of our only remaining Best Buy tumble drier – has slipped slightly, into the average category. See 'End of the line', September 2000, p16, for details.

And Hoover is dragging its heels yet again, making it the only brand below average in all three categories.

TUMBLE DRIERS
Total base size: 3,412 machines up to six years old
OVERALL RELIABILITY 88%

ABOVE AVERAGE	Crusader, Miele
AVERAGE	AEG, Bosch, Creda, Hotpoint, Servis, Whirlpool, White Knight, Zanussi
BELOW AVERAGE	Hoover

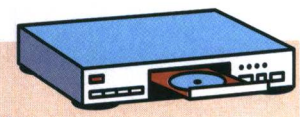
▷

ELECTRONIC APPLIANCES

In general, brown goods, such as TVs and DVD players, are fairly reliable. We've found that again in this survey, and it's been consistently true over the years for a wide variety of electronic appliances, including compact cameras and cordless phones. And there isn't usually much difference between brands, so reliability isn't a major consideration when choosing this kind of product. Concentrate instead on our tests, which show bigger differences in how well the products do the jobs they're designed to do.

That said, Sony marked itself out for reliability. It did conspicuously well in all of the categories in which it was represented (TVs, VCRs, DVD players and camcorders).

DVD PLAYERS



DVD players are a comparatively new product, so we ask only about machines up to four years old. So far, they seem to be very reliable – on average, only 3 per cent needed repair in those four years and no brands were below average.

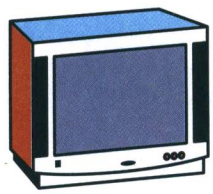
DVD PLAYERS
Total base size: 2,951 machines up to four years old
OVERALL RELIABILITY 97%

ABOVE AVERAGE
Matsui, Sony

AVERAGE
Alba/Bush, Grundig, Hitachi, Panasonic, Philips, Pioneer, Samsung, Toshiba, Wharfedale

Even so, Matsui and Sony marked themselves out from the competition for reliability. In our last test, the Sony player put on a reasonably good show for picture and sound quality, but was outdone by a Toshiba, our Best Buy. Ultimately, reliability isn't too big a factor in choosing a DVD player because the chance of something going wrong is so small. These products are about getting the best picture and sound quality for the money. For more detail, see 'Record breakers', August 2002, p16.

TVs



On the whole, TVs are fairly reliable, with about 90 per cent of them working incident-free for six years.

Sony was the only manufacturer which we rated above average for both normal and widescreen TVs. At the other end of the scale, it's also worth noting that Hitachi was below average in both categories.

Overall, widescreen TVs had a slightly higher rating than conventional ones – 92 per cent, compared with 89 per cent. As you might expect, though, the average age of the widescreens was lower, so they've had less time to go wrong.

Standard TVs Despite the continuing march towards widescreen TV, standard 4:3 format TVs are going to be around for a while yet. After all, if you're buying a second TV for a bedroom, you don't want to splash out on a 36in cash-o-tron.

There isn't much to choose between brands, but Toshiba keeps its place as one of the most reliable makes. And this year it's joined by Sanyo and Sony. Hitachi has also stayed in the same category as last year – the lowest one. It's an honour it shares this year with Grundig.

Widescreen TVs As widescreen TVs become more commonplace, we're starting to see more differences between brands. In 2001, there was no significant difference between brands. In 2002, only one make, Sharp, was straggling behind. This year, Sony has pulled ahead of the pack, and a couple of others have fallen behind. Sony didn't manage to produce a Best Buy TV in our last set of tests – our current Best Buys are made by Panasonic and Philips, both of which received an average mark for reliability.

Again, it's Hitachi bringing up the rear, this time accompanied by Goodmans. We were surprised by the results for Hitachi – in previous surveys, it has achieved an average rating or better.

Overall, though, reliability isn't a big consideration in choosing a TV. To minimise the chances of wanting to replace a new TV in the future, our advice is to avoid integrated digital TVs – this will give you the flexibility to choose the provider you want and upgrade if the technology changes. For more information on widescreen TVs, see 'The bigger picture', September 2002, p20.

STANDARD COLOUR TELEVISIONS
Total base size: 3,644 machines up to six years old
OVERALL RELIABILITY 89%

ABOVE AVERAGE
Sanyo, Sony, Toshiba

AVERAGE
Alba/Bush, Daewoo, Goodmans, JVC, Matsui, Panasonic, Philips, Sharp, Thomson

BELOW AVERAGE
Grundig, Hitachi

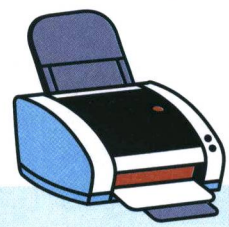
WIDESCREEN TELEVISIONS
Total base size: 3,432 machines up to four years old
OVERALL RELIABILITY 92%

ABOVE AVERAGE
Sony

AVERAGE
Alba/Bush, Grundig, JVC, Matsui, Panasonic, Philips, Sanyo, Sharp, Toshiba, Thomson

BELOW AVERAGE
Goodmans, Hitachi

INKJET PRINTERS



Inkjet printers are a popular household item – 70 per cent of respondents to our survey owned one. Generally, they seem to be pretty reliable – only 6 per cent of inkjet printers aged up to six years old needed repair. The only manufacturer to edge significantly above this average was Hewlett Packard, and then by only 2 percentage points.

But you need to take care when interpreting these results – the way in which different brands of printer are designed affects how easy they will be to repair if they do break down. For example, Epson isn't much more or less reliable than any other brand, but if something does go wrong with the print head, it could be a hassle getting it fixed. This is because, unlike with some other brands, you can't replace it yourself, so the whole unit has to be sent away for repair. For more information, see 'The cartridge family', July 2002, p30.

INKJET PRINTERS
Total base size: 7,689 machines up to six years old
OVERALL RELIABILITY 94%

ABOVE AVERAGE
Hewlett Packard

AVERAGE
Canon, Epson, Lexmark

CAMCORDERS

The digital revolution is clearly making an impact on *Which?* readers. Overall, 40 per cent of respondents who owned a camcorder had a digital model. And 89 per cent of respondents who'd bought a camcorder in the last year had opted for digital.

In terms of reliability, there isn't much difference between analogue and digital models. Over six years, reliability for the two types was almost identical, at 92 per cent for analogue and 94 per cent for digital. But there are other important differences. If you're thinking of buying a camcorder, we think the picture quality and size of digital camcorders, together with their compatibility with computers and falling prices, usually make them a better choice.

Analogue camcorders There were no major differences in reliability between the five main camcorder brands, with just 2 percentage points separating the best and worst.

ANALOGUE CAMCORDERS
Total base size: 1,109 machines up to six years old
OVERALL RELIABILITY 92%

AVERAGE
Canon, JVC, Samsung, Sharp, Sony

Digital camcorders Like DVD players, digital camcorders are a fairly new phenomenon. So in order to ensure that we have enough evidence about each brand for a fair comparison, we considered their reliability only over four years.

Again, there was relatively little difference between the manufacturers, so don't choose one brand over the other just because of reliability. But Samsung and Sony did manage to outperform the others, achieving 98 and 96 per cent reliability respectively. Sony also produced one of the Best Buys in our most recent test. The other came from Panasonic, which scores average for reliability (though none of the Best Buys is still available). For more information about digital camcorders, see 'Frame and fortune', November 2002, p44.

DIGITAL CAMCORDERS
Total base size: 1,446 machines up to four years old
OVERALL RELIABILITY 94%

ABOVE AVERAGE
Samsung, Sony

AVERAGE
Canon, JVC, Panasonic, Sharp

WIN

We've got ten Qualcast Power-Trak 34 electric rotary lawnmowers to give away. It's a *Gardening Which?* Best Buy and the most reliable brand in our survey.

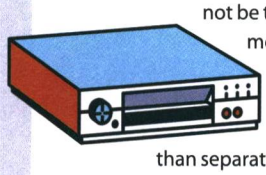
For competition details, see p3 or visit www.which.co.uk/whichextra/content/main/comp.shtml

VCRs

The only below-average brand for VCRs was Toshiba. This is surprising given its record in other categories and in previous surveys, when its VCRs were rated as more reliable.

Overall, though, reliability was good – only one in ten machines needed repair in the first six years. In any case, VCRs are pretty cheap nowadays and good ones can be had for around £150. So they could make a good stopgap until newer digital recording technologies become cheaper and more practical. Predictably, Sony is among the above-average brands, as is Samsung.

If space is an issue and you don't already have a DVD player, you could get a combined VCR/DVD player. A word of warning, though – our reliability data applies only to standalone models and may not be the same for combination models. Also, in our tests, combination models generally tended to have poorer picture quality than separate DVD players and fewer features than separate VCRs.



The main alternative to a VCR is a DVD recorder. They're now more reasonably priced than when they first arrived, but we'd still recommend waiting until prices fall further and the format wars are resolved. For more information, see 'Just for the record', January 2003, p21.

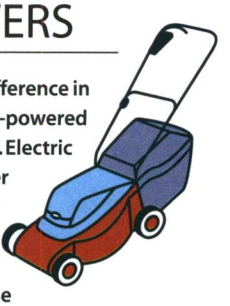
VCRS
Total base size: 7,865 machines up to six years old
OVERALL RELIABILITY 91%

ABOVE AVERAGE
Samsung, Sony

AVERAGE
Aiwa, Alba/Bush, Daewoo, Goodmans, Grundig, Hitachi, JVC, LG, Matsui, Panasonic, Philips, Sanyo, Sharp

BELOW AVERAGE
Toshiba

LAWNMOWERS



There's a quite striking difference in reliability between petrol-powered mowers and electric ones. Electric mowers achieved just over 90 per cent reliability, but petrol rotary mowers managed only 83 per cent. This could be because people aren't servicing their petrol mowers as often as necessary.

Electric rotary mowers Qualcast, one of our Best Buy brands for electric rotary mowers, was the only above-average brand. For more information, see 'Lawnmowers', *Gardening Which?*, April 2003, p126.

ELECTRIC ROTARY MOWERS
Total base size: 1,704 machines up to six years old
OVERALL RELIABILITY 91%

ABOVE AVERAGE
Qualcast

AVERAGE
Black & Decker, Flymo, Mountfield

Electric hover mowers Hover mowers have to be turned on to move about easily. So you need to think about the layout of your garden before buying one – for example, crossing over gravel paths can take quite a bit of effort.

Qualcast was, again, the only above-average brand. It beat both Flymo – a brand synonymous with hovers – and Black & Decker. So, as we often see in our surveys, the best-known brands aren't always the most reliable.

ELECTRIC HOVER MOWERS
Total base size: 1,636 machines up to six years old
OVERALL RELIABILITY 92%

ABOVE AVERAGE
Qualcast

AVERAGE
Black & Decker, Flymo

Petrol rotary mowers Only one brand was above average – Sovereign, with a 94 per cent reliability rate. No brand was rated below average.

PETROL ROTARY MOWERS
Total base size: 1,530 machines up to six years old
OVERALL RELIABILITY 83%

ABOVE AVERAGE
Sovereign

AVERAGE
Atco, Champion, Flymo, Hayter, Honda, Mountfield, Qualcast

Carry on cycling

We've road-tested 19 bike carriers and found some bargain Best Buys for summer

The popularity of cycling continues to grow and, if you cycle for pleasure, you may want to drive your bike to somewhere off the beaten track before going for a ride. The best way to do this is to put the bike in the boot and tie it down securely. Inside the car, there's less risk of the bike causing an accident, getting stolen, dirty or scratched, or affecting fuel consumption. But if you can't fit your bikes inside the car, investing in a bike carrier may be your only option.

We've tested a range of carriers, costing from £30 to £225, and found that cheaper ones can be just as good as more expensive models. Bike carriers have generally become safer, but we still think safety information needs improving to ensure they're used correctly. We've also considered the extra costs of owning a bike carrier, from buying an extra number plate to the effect on fuel economy.

TYPES OF CARRIER

Roof-mounted carriers are often recommended by car manufacturers, as they keep bikes away from other cars and don't obstruct the number plate and rear lights. Check headroom carefully when driving under overhead barriers, though, to avoid costly and embarrassing accidents. Each carrier usually holds one bike only, and is fitted on to the roof bars of the car (up to a maximum of four carriers/bikes). If you don't already have roof bars running across the width of your car, buying them will cost around £70. The carriers on test cost from £30 each, so a roof-mounted system for three bikes will cost upwards of £160.

Rear-mounted carriers are a popular choice, especially for occasional users, as they don't require roof bars or a tow ball. The ones we've tested start from around £30, carry up to four bikes, and attach to the boot, tailgate, or external spare wheel (on off-roaders), using clamps or straps. Strap-mounted ones tend to fit a wide variety of cars – ideal if you want to use the carrier on more than one vehicle. On the downside, AA research indicates these are often not fitted or used properly, which can have serious safety implications, and you'll probably pay a high price in fuel (see 'Effects on fuel consumption', p19).

Tow ball-mounted carriers are a good option if you already have a tow ball or are prepared to get one fitted (this usually costs from around £80). There are two types of tow ball – standard 'bolt-on' and 'swan neck' – and many carriers will fit both kinds (but check before you buy). You should also check the maximum tow ball 'nose weight' for your car – the combined weight of carrier and bikes should not exceed this. Tow ball carriers are usually designed to hold a maximum of three bikes, and prices start from around £40. There are two main types of tow ball carrier – one where bikes literally 'hang' on the rack, and another where bikes are placed on a wheel-supporting base (see pictures, p21).

CHOOSE CAREFULLY

When buying any carrier, be aware that there may be restrictions on which vehicles

PHOTOGRAPHY JONNY THOMPSON, JOHN TRENHOLM

Three different types of bike carrier on test

Inadequate safety instructions on most models

Carrying bikes can increase fuel costs

it will fit, as well as on the types of bike and frame size it can accommodate. This is especially true if you own 'full suspension' bikes with non-conventional frames. These, along with women's bikes, often don't have a horizontal crossbar, and may need a 'dummy crossbar' adaptor (which fits between the seat post and handlebars) before you can hang them on to some racks.

SAFETY TESTING

Bike carriers can be a hazardous addition to your car, so our safety testing really put them through their paces. Each carrier was fitted to a car, loaded with its maximum number of bikes, and subjected to a gruelling 130km (80 mile) drive. The route included road features that we know put strain on carriers, such as speed bumps, roundabouts, and rough country roads. There was also a section of motorway driving, including hard acceleration and severe braking when travelling at 70mph. Along the way, our testers regularly stopped to check whether the carriers or bikes had come loose, or needed readjusting. Despite the severity of the road tests, we found most of the carriers were safe if used according to instructions and had their fastenings regularly checked on long journeys. This is a huge improvement on our last tests on bicycle carriers in 1995, when several of them actually fell off the car during trials.

Two carriers do present safety concerns, though. The Thule 511 Velo Vise is a roof-mounted carrier with a quick-release clamp for holding the front 'forks' of the bike in place. The system worked fine with one of the test bikes but, with another mountain bike, it allowed the right fork to come loose while cornering sharply. This caused minor damage to the bike, and left it poorly secured to the carrier – posing a much greater safety risk. We also had reservations about the Thule 973 Backpac. It clamps on to the vertical tailgates of estate cars and MPVs but, when fitted by one person rather than the recommended two, we found some of the lower clamps came loose when driving over speed bumps.

A more general concern affecting most models on test was the poor safety information and on-carrier labelling. Using a bike carrier incorrectly not only risks damaging your car and bikes, but could cause a serious accident if it falls off. Manufacturers should be doing more to warn of the dangers of overloading carriers, and should emphasise the importance of using them according to instructions and making regular checks along the journey. Where we did find labels on the carrier, they were often not clear or prominent enough.

EFFECTS ON FUEL CONSUMPTION

Attaching a bike carrier to your car can drastically affect fuel consumption, as it spoils the car's normal aerodynamics. We tested the effect on fuel consumption for each type of carrier when driving at a steady 70mph. The chart, overleaf, shows that the differences can be significant when cars are loaded up with bikes.

A roof-mounted carrier increased fuel consumption by around 13 per cent, but this would be worse if more than one were fitted. The high rear-mounted carriers made the vehicle thirstier still. Loaded with three bikes, one of these could increase your fuel consumption by over 30 per cent, as the bikes project into the airflow and cause significant drag.

If you're planning to transport several bikes regularly, we recommend you use a

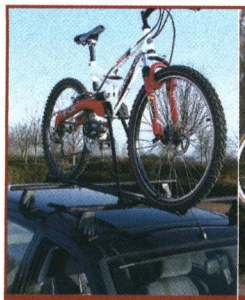
BEST BUYS

Before buying a carrier, consider how many bikes you're likely to carry, whether you want the carrier to fit more than one car, ease of use, and effect on fuel consumption. We've picked out the best carriers of each type to help you choose.

ROOF-MOUNTED CARRIERS Nearly all of these scored highly for safety, so we've plumped for the cheapest – the **Paddy Hopkirk Everest**. It's durable, reasonably easy to use and costs **£30** from Motorworld.

REAR-MOUNTED CARRIERS We had more reservations about the safety of these than other types of carrier, but at least you can check the fastenings while refuelling – they're usually bad news for fuel consumption. That said, the **Paddy Hopkirk Snowdon** will carry three bikes and can be used on a wide variety of vehicles. It costs **£70** from www.save anddrive.co.uk. For off-roaders with an external spare wheel, the **Halfords Spare Wheel Cycle Carrier** is a good bet at **£60**.

TOW BALL-MOUNTED CARRIERS These can seem expensive up front (if you don't already have a tow ball), but cost the least in extra fuel and are generally pretty safe. For carrying two bikes, the **Paddy Hopkirk Quick Ball** is easy to use and, at **£40** from Motorworld and **£39** from www.saveanddrive.co.uk, good value too. For carrying three bikes, the **Thule 970-4 Hang On** is durable, reasonably easy to use, and costs **£70** from Halfords and **£59** from www.roofbox.co.uk.


Paddy Hopkirk Everest

Paddy Hopkirk Snowdon

Halfords Spare Wheel

Paddy Hopkirk Quick Ball

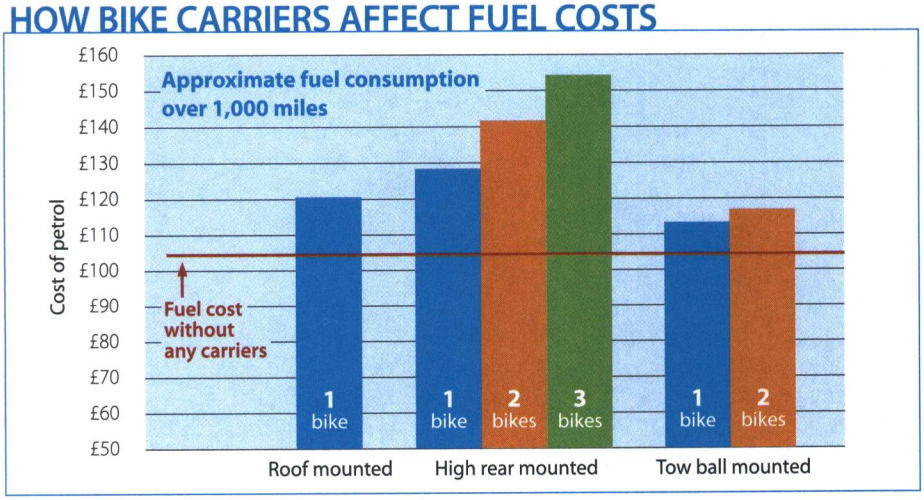
Thule 970-4 Hang On

tow ball-mounted carrier, as these tend to cause the least disturbance to airflow around the car, keeping effects on fuel and noise to a minimum. Transporting two bikes on a tow ball carrier increased fuel consumption by only 7 to 11 per cent in our tests, depending on the car.

TRAILER BOARDS

For many rear-mounted and tow ball carriers, you also need to buy a trailer board to display lights and number plate. It's illegal to drive your car if the lights or number plate are obscured by the carrier and bikes. The Pendle and Thule tow ball carriers for two bikes are supplied with trailer boards that meet legal requirements and just need a number plate – which usually costs around £7.50. A trailer board with number plate and lights costs around £30. Any extra straps needed for securing bikes may add another £5 on top of this.

HOW BIKE CARRIERS AFFECT FUEL COSTS

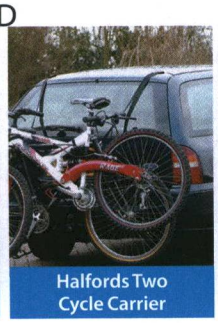


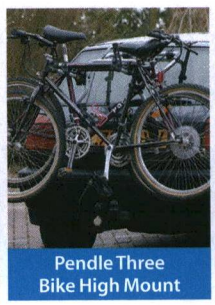
SECURITY EXPOSED

Leaving bikes on a carrier when away from your car makes them an easy target for thieves. So it's good to see several manufacturers trying to make carriers more secure by incorporating locks that attach to your bike, your car, or both. But the bad news is that none of the locks delayed our expert 'thieves' by more than about 10 seconds, so they're more a deterrent than a solution to theft. To secure your bikes, buy a length of heavy-duty chain and a quality shackle lock, as used to secure motorbikes. Weave the chain around bikes and carrier, and thread under the roof bars, or through the 'towing eye' if using a rear carrier. This makes it much harder for anyone to remove the bikes.

REAR MOUNTED

Atera Linea Van


Halfords Two Cycle Carrier


Pendle Three Bike High Mount

Thule 973 Backpac

Thule 9101 Clip On

ROOF MOUNTED

Atera Bike Lift

Atera Giro

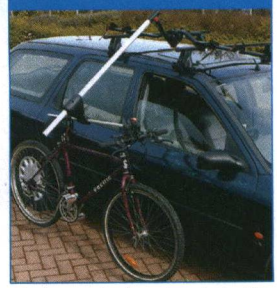
REAR-MOUNTED BIKE CARRIERS

	Atera Linea Van/ Transporter	Halfords Spare Wheel Cycle Carrier	Halfords Two Cycle Carrier	Paddy Hopkirk Snowdon	Pendle Three Bike High Mount Strap On Rack	Thule 973 Backpac + 3 and 4 bike adaptor kits	Thule 9101 Clip On
SPECIFICATION/FEATURES							
Price (£) 1▷	225	60	30	70	73	150[1]	80
Length of guarantee (years)	3	1	1	3	1	5	5
Weight of carrier (kg)	13.3	5.8	2.8	5.8	5.8	17.4	6.0
Number of bikes 2▷	3	2	2	3	3	4[2]	3
Fits most cars 3▷			✓	✓	✓		
Estimate of additional costs (£) 4▷		30	35		30		30
Locks on the carrier						✓	
PERFORMANCE							
Overall safety 5▷	☆	☆	☆	☆	○	◒	☆
Quality of safety info/warnings 6▷	◒	○	◒	○	●	●	●
Noise 7▷	○	★	☆	☆	☆	☆	★
Durability 8▷	★	★	★	★	★	★	☆
EASE OF USE							
Assembly 9▷	○		☆			●	○
Fitting to car 10▷	◒	☆	☆	○	◒	◒	☆
Loading bikes 10▷	◒	☆	○	○	○	◒	○
Vision obstruction and protrusion 11▷	○	☆	○	○	○	○	◒
Visibility of number plate and lights 12▷	○	○	◒	○	◒	☆	◒
TOTAL TEST SCORE (%)	68	79	71	74	65	55	67
INFORMATION							
Additional notes/ update since our test	Bike-holding arm modified.						

1 Price is for basic two-cycle version including vehicle adaptor kit. Extra bike adaptors cost £35 each, so entire system tested costs £220 2 Normal carrier holds two cycles. Capacity can be increased to four using adaptor kits

A HELPING HAND

Loading a bike on to a roof-mounted carrier requires reasonable upper body strength. To make it easier, Atera's Bike Lift comes with a hydraulic lifting arm, which attaches to the saddle and handlebars and hoists the bike up on to the roof (see below). It works well, and may help shorter or less able-bodied people – but it costs £135 more than the normal Atera roof carrier.



TOW BALL-MOUNTED BIKE CARRIERS

	Halfords Tow Bar Cycle Carrier	Paddy Hopkirk Quick Ball	Pendle Three Bike Hang On Rack	Pendle Two Bike Wheel Support Rack	Thule 913 EuroClassic	Thule 970-4 Hang On
SPECIFICATION/FEATURES						
Price (£) 1▷	60	40	*84*	*145*	200	70
Length of guarantee (years)	1	3	1	1	5	3
Weight of carrier (kg)	7.2	4.0	7.5	12.5	16.8	5.9
Number of bikes 2▷	3	2	3	2	2	3
Estimate of additional costs (£) 4▷	30	30	30	7.5	7.5	30
Locks on the carrier					✓	✓
PERFORMANCE						
Overall safety 5▷	☆	★	☆	☆	★	☆
Quality of safety info/warnings 6▷	◒	◒	●	●	◒	●
Noise 7▷	★	★	★	★	★	★
Durability 8▷	☆	☆	☆	☆	☆	★
EASE OF USE						
Assembly 9▷	☆		○	○	○	○
Fitting to car 10▷	◒	☆	○	◒	○	☆
Loading bikes 10▷	○	☆	○	○	○	○
Vision obstruction and protrusion 11▷	○	★	○	○	☆	☆
Visibility of number plate and lights 12▷	◒	☆	◒	★	★	◒
TOTAL TEST SCORE (%)	70	81	67	71	80	74

NOTES

Models highlighted in **red** are in the Best Buy Guide on p19.

Specification/features

1 This is the price you can expect to pay on the high street. Prices in *italics* are the manufacturer's guide price.

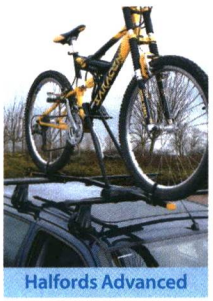
2 The maximum number of cycles that you can carry, according to the manufacturers' instructions. Weight restrictions also apply.

3 A ✓ indicates the carrier can be used with nearly all car models, according to the manufacturer. In other cases, model restrictions apply, so check compatibility with your vehicle. Only applies to rear-mounted carriers.

4 This is an estimate of any additional costs you may need to consider, including roof bars, trailer board with lights and extra number plate. It excludes the cost of fitting a tow ball and buying additional securing straps, as these are variable costs.

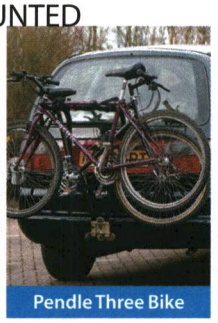
TOW BALL MOUNTED

Fapa Velo


Halfords Advanced

Thule 511 Velo Vise

Halfords Tow Bar


Pendle Three Bike

Pendle Two Bike

Thule 913 EuroClassic

ROOF-MOUNTED BIKE CARRIERS

	Atera Bike Lift	Atera Giro	Fapa Velo	Halfords Advanced Roof-Mounted Cycle Carrier	Paddy Hopkirk Everest	Thule 511 Velo Vise
SPECIFICATION/FEATURES						
Price (£) 1▷	*195*	*60*	*35*	37	30	70
Length of guarantee (years)	3	3	5	1	3	3
Weight of carrier (kg)	7.4	3.1	3.1	3.0	2.1	2.1
Number of bikes 2▷	1	1	1	1	1	1
Estimate of additional costs (£) 4▷	70	70	70	70	70	70
Locks on the carrier		✓	✓	✓	✓	✓
PERFORMANCE						
Overall safety 5▷	★	★	★	★	★	◒
Quality of safety info/warnings 6▷	●	◒	●	●	●	◒
Noise 7▷	○	○	○	○	○	○
Durability 8▷	★	★	☆	☆	★	★
EASE OF USE						
Assembly 9▷	○		○	☆	☆	○
Fitting to car 10▷	○	○	☆	☆	○	☆
Loading bikes 10▷	☆	○	○	○	○	☆
Vision obstruction and protrusion 11▷	★	★	★	★	★	★
Visibility of number plate and lights 12▷	★	★	★	★	★	★
TOTAL TEST SCORE (%)	75	82	77	78	79	61

Performance

5 Takes into account the safety of carrier over test route, including severe braking tests, rough terrain and road features. It also includes the effect of protrusion and obstruction of vision by the bikes while driving, and quality of safety information.

6 The clarity of safety information and warnings supplied in the instructions and on the carrier itself.

7 Amount of extra wind noise generated when the carrier is laden with bikes. A higher score means the carrier creates less extra noise.

8 Based on assessing the build and finish of the carriers after testing and a period of outdoor weathering.

Ease of use

9 Ease of assembling the carrier according to the manufacturers' instructions. If there's no rating, this means the carrier is supplied pre-assembled.

10 Ease of fitting the carrier to the car, and loading bikes on to it.

11 Indicates the protrusion of the carrier from the vehicle, and effect on visibility when driving.

12 Indicates how easy it is to see both number plate and lights clearly when carrier is fitted and loaded with bikes.

TOTAL TEST SCORE

This ignores price and is based on:

Performance	65%
Ease of use	25%
Specification/features	10%

KEY

★ ☆ ○ ◒ ●

best ⟷ worst

✓ has this feature

Costing the earth?

Do you want to shop green but see red at the prices? We help you find lower prices for organic food

Organic food is the fastest growing area of the UK food and drink market. Four out of every five households have bought organic food in the last year. It's generally more expensive, but shopping around can help keep the cost down. We checked out prices in ten different shops and were amazed that the cheapest store for our shopping basket was more than £20 cheaper than the most expensive, which made it 37 per cent less. We also found that the small specialist organic shops needn't be pricier than national supermarket chains.

OUR BASKET

New potatoes (1kg)
Cherry tomatoes (250g)
Carrots (1 kg)
Chicken breast fillets (1 kg)
Whole chicken (1 kg)
Sirloin steak (500g)
Pasta (500g pack)
Strawberry jam (340g)
Jar instant coffee (100g)
Tea bags (box of 80)
Orange juice (non refrigerated long-life) (1litre)
Semi-skimmed milk (2 pints)
6 free-range eggs (medium)

WHY SHOP ORGANIC?

According to a survey by our sister publication *Health Which?* (see 'Organic food – the way to go?', February 2000, p8), shoppers buy organic food because they think it's healthier and tastier, contains more vitamins and minerals, and that it's free from pesticides and genetically modified (GM) ingredients.

Healthier? Some experts have published reports linking organic foods with health benefits but, at the moment, there is no consensus on this. However, many people still prefer to eat food that has not been treated with chemicals.

Tastier with more vitamins and minerals? Research has shown that organic fruit and vegetables contain less water – which means that natural minerals and vitamins could be more concentrated. It could be a reason why people find them tastier.

Free from pesticides? Pesticide use is strictly controlled in organic farming. It is possible for pesticides that have been used on nearby non-organic farms to drift or leach into the soil, but the chances of eating pesticides by going organic are minimised. You should still wash organic fruit and vegetables, though, as they could have traces of natural pesticides or manure fertilisers.

GM free? Organic food shouldn't contain any GM ingredients, but it's not proven that pollen can't drift from where GM crops are being grown, so it's difficult to rule out fully the chance of contamination. But shopping organically does support farming methods that many consider more beneficial to the environment and to the welfare of farmed animals.

WHERE ORGANIC FOOD COMES FROM

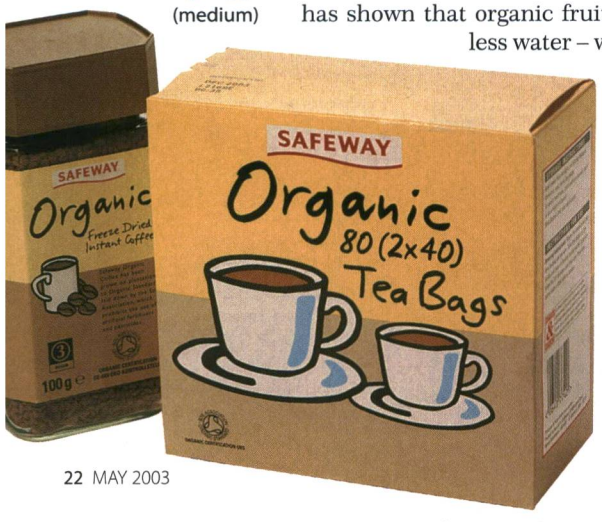
More than 80 per cent of organic food is sold through supermarkets. The rest is sold by independent specialists (we've included two of these in our basket comparison), by companies that deliver fresh produce in boxes to your doorstep, or through farmers' markets and farm shops.

Three quarters of organic food sold in the UK comes from abroad. For example, Sainsbury's imports 60 per cent of its organic food, but is working to reduce this to 45 per cent by 2004, and Marks & Spencer imports 40 per cent. Many retailers say they import because of a lack of availability here, although, like Sainsbury's, several have policies of reducing the amount of imported organic food on sale. Of course, food produced locally may not be best for the environment if the packaging and distribution processes mean it has to travel hundreds of miles before it gets back to your plate (see 'Food miles', January 2003, p18).

Retailers have adopted other initiatives to reduce the use of pesticides in food production. Out Of This World, one of the specialist retailers we looked at, supports farmers local to its stores by buying preferentially from them where possible. Co-op encourages its farm suppliers to reduce the use of pesticides.

ORGANIC PRICE CHECK

We carried out surveys of organic food prices at eight supermarkets and two organic specialists earlier this year. As well as the major high-street names – Asda, Co-op, Marks & Spencer, Morrisons, Safeway,



PHOTOGRAPHY STUDIO 21, JOHN TRENHOLM, CLIVE ROWAT

ORGANIC PRICES

Asda and Tesco were the cheapest stores

Organic can be cheaper than non-organic

Many shops don't carry a full range of foods

Sainsbury's, Tesco and Waitrose, we included two specialist organic retailers – Out Of This World, with two stores, one in Nottingham, another in Newcastle, and Planet Organic, with two stores in London. We chose two specialists because they offer an insight into small chains. There are many other small chains and independents specialising in organic food, as well as companies that deliver organic food to your doorstep, which we didn't investigate.

We noted prices for a range of organic foods including fruit and vegetables, meat, groceries and dairy products. We selected 13 similar items from this range to represent a fairly typical shopping basket. Two retailers, Co-op and Morrisons, didn't stock all the items in our 'basket' so we didn't include them in the table (see p24). As far as possible, prices in the table are own brands or the cheapest alternative stocked by the store. But these should be used as a guide only, as prices fluctuate. This is particularly the case with special offers, and with fresh fruit and vegetables where seasonal availability affects price. Some products were sold in pre-measured packs which weren't always the same size for each store. For example, Asda sold its cherry tomatoes in a 200g box and Marks & Spencer sold them in a 250g box. In these cases we worked out a price that could be compared – by working out what the Asda price would have been for 250g.

Asda and Tesco were the cheapest when it came to buying our basket of organic food. Interestingly, specialist retailer Out Of This World worked out less expensive for our basket than the rest of the national chains we looked at. Most expensive overall was central London-based specialist Planet Organic. It's only fair to point out that we've not attempted to assess quality at all – just compare prices. But with more than £20 difference between the cheapest and most expensive basket, we think that it's worth trying different stores to assess the quality for yourself – it could save you a lot of money.

It's worth noting that we found it hard to buy a large range of everyday organic items in every supermarket. For example, we were surprised that we couldn't find organic cheddar in all supermarkets. So if you want specific items, you may have to shop around.

WHICH STORES OFFER MOST ORGANIC PRODUCTS?

The number of different organic products for sale in food shops varies hugely. We asked each shop to tell us how many organic lines it stocks. The figures below show the approximate number of items. The large national chains pointed out that not all their stores will stock this many – especially the smaller branches.

STORE AND NUMBER OF ORGANIC LINES

Asda	350	Co-operative Group	200
J Sainsbury's	1,300	Marks & Spencer	184
Morrisons	213	Out Of This World	4,000
Planet Organic	4,000	Safeway	660
Tesco	1,000	Waitrose	1,300

WHY IS ORGANIC FOOD MORE EXPENSIVE?

Organic farming techniques use mainly natural fertilisers and fewer pesticides. This means that crop yields are generally lower than for land that is farmed non-

CHANGE MEANS LESS CHANGE

When Jill Allen and her family switched to organic food almost a year ago, they found their shopping bills were bigger than they'd bargained for. Jill and husband Ian were becoming increasingly concerned about the possibility of pesticides, antibiotics and hormones getting into conventionally farmed crops and meat. Jill does most of the family's shopping, and has tried all the supermarkets in and around her home in Maidenhead. She's found that, while more expensive, Waitrose offers the best range, especially for fruit and vegetables, and usually has most of what she wants in stock. Her local Asda, while cheaper, is sometimes out of stock of the items she's after. She finds that the time until the 'best before' dates varies between supermarket chains, and she's also found that larger, out-of-town stores stock bigger organic ranges than those in town.

Jill has learned to buy organic food when it's available – especially meat – and freeze it for use later. She's also noticed that she can't rely on doing a weekly shop because foods are not always available. This means she needs to pop into shops more often now.

Jill's husband Ian agrees that the food tastes better, and their daughters Katharine and Emily, aged eight and four, are happy to tuck into their meals. Jill tries to keep convenience foods to a minimum and says the only complaints from the children are the lack of 'free' toys in cereal packs and 'uncool' labelling on lunchbox items like yogurts. She has no regrets about her switch, and she tries to make sure that everything she buys is organic, but she's noticed a huge hike in her shopping bill. A typical weekly shop can now cost 40 to 50 per cent more overall.

organically and that organic farmers need to earn more money per unit than those farming non-organically.

COMPARING ORGANIC WITH NON-ORGANIC

We didn't do a full price comparison of organic food and non-organic food, but we did compare the prices of two branded organic products with those of their non-organic equivalents in the shops we surveyed. Prices for the non-organic versions of Ambrosia Creamed Rice and Heinz Baked Beans were very similar in all the stores that stocked them. But in Asda and Tesco, the organic creamed rice was cheaper than the non-organic version. In other stores that sold it, it was around a quarter more expensive. The organic baked beans cost around a third more than non-organic ones in most shops that sold them, although in Sainsbury's they were nearly two thirds more than the non-organic equivalent.

SHOPPING ORGANICALLY – HOW CAN YOU TELL?

Food producers, processors or importers that are based in the UK and who sell any food that is labelled as organic must be registered with the UK Register of Organic Food Standards (UKROFS), or a certification body that is approved by it. This is due to change later this year, but full details weren't available as we went to press. Similar rules apply throughout the EU. Food produced outside the EU, and labelled as organic, must be certified to an equivalent standard.

The 13 bodies approved by UKROFS in the UK are the Bio-Dynamic Agricultural Association, CMi Certification, Food Certification (Scotland) Ltd, International Certification Service (GB) Ltd (trading as Farm Verified Organic), Irish Organic Farmers and Growers Association, Organic Certification Ltd, Organic Farmers and Growers Ltd, Organic Food Federation, Organic Trust Ltd, Scottish Organic Producers Association, SGS United Kingdom Ltd, Soil Association Certification Ltd, as well as UKROFS itself.

Processed organic foods are allowed to contain certain non-agricultural ingredients, such as baking powder, as well as up to 5 per cent non-organic agricultural ingredients, such as herbs or spices. But these can be included only if the products are not yet available in organic form – and the list of ingredients on the packet must make it clear which agricultural ingredients are organic.

FURTHER INFORMATION

www.defra.gov.uk/farm/organic
General information about organic food and certification

New potatoes | Cherry tomatoes | Carrots | Chicken breasts | Whole chicken | Sirloin steak

SHOPPING BASKET

ITEM	Asda	J Sainsbury's	Marks & Spencer	Out Of This World	Planet Organic	Safeway	Tesco	Waitrose
New potatoes (price per kg)	1.76[1]	2.98[2]	1.89	0.85	0.65	1.09	1.13	1.26
Cherry tomatoes (250g)	1.18	1.36	1.39	1.25	1.49	1.24	1.17	1.59
Carrots (price per kg)	1.02	1.09	0.89	0.85	0.89	1.11	1.31	1.29
Chicken breasts (price per kg)	12.90	15.99	14.89	14.55	18.58	17.59	15.90	17.59
Whole chicken (price per kg)	4.24	5.25	4.99	4.75	6.49	5.79	4.24	5.99
Sirloin steak (price per 500g)	6.00	8.50	11.50	8.41	14.95	8.25	6.30	9.00
Pasta (500g)	0.48	0.85	1.15	0.49	0.89	0.77	0.48	0.79
Strawberry jam (340g)	0.87	1.59	1.75	1.29	1.39[3]	2.37	0.87	1.35
Jar instant coffee (100g)	2.08	2.59	2.25	2.49	3.49	2.19	2.08	2.79
Tea bags (80)	1.68	1.99	1.99	2.19	2.99	1.89	1.53	1.89
Orange juice – longlife (1litre)	0.81	0.99	2.19[4]	1.79[5]	1.39	1.05	0.89	1.09
Semi-skimmed milk (2 pints)	0.68	0.68	0.79	0.78	0.97	0.69	0.70	0.79
Six free-range eggs (medium)	0.98	1.39	1.39	1.19[6]	1.29	1.39	1.35	1.39
Basket total (£)	**34.68**	**45.25**	**47.06**	**40.88**	**55.46**	**45.42**	**37.95**	**46.81**

Notes
Prices should be used as guidelines only as all stores told us they can be subject to change. Prices for fresh produce, meat and milk have been calculated as standard prices per kilo, 250g, 500g or two pints, as pack sizes vary by store.

1 Salad potatoes.
2 Baby new potatoes
3 Jam sold in 283g jar
4 Price for fresh chilled juice. Longlife juice not sold
5 The retailer told us this is not made from concentrate
6 Price for six large eggs. Medium eggs not sold

Pasta | Strawberry jam | Instant coffee | Tea bags | Orange juice | Semi-skimmed milk | Free-range eggs

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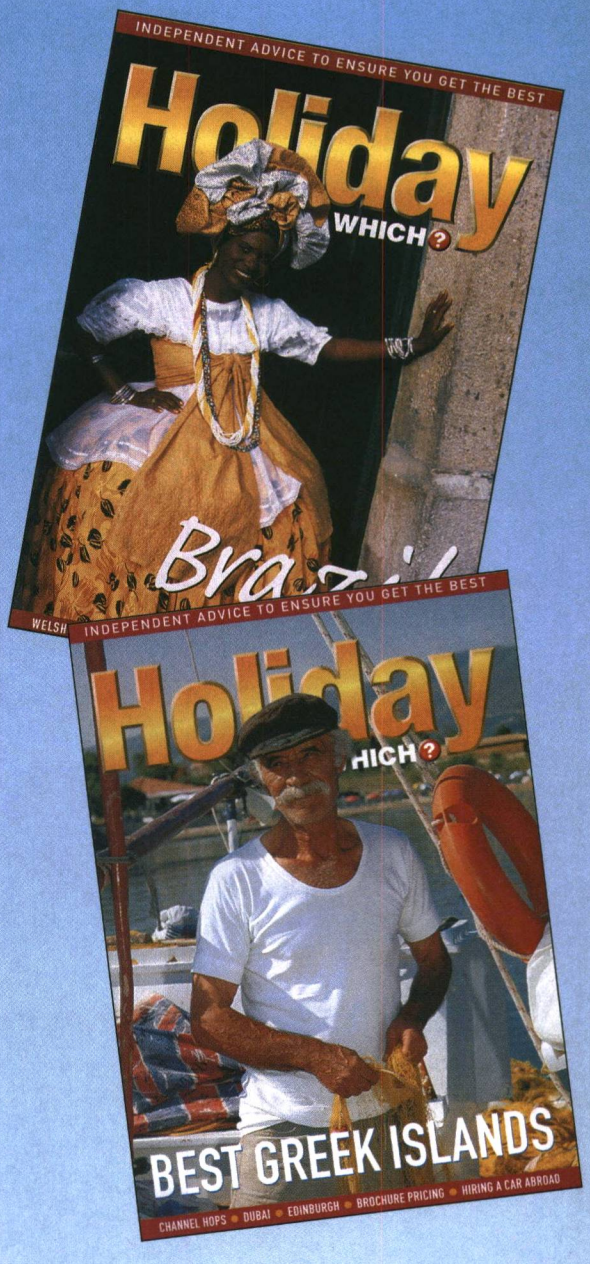

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FREEZE STYLE

We've tested ten tall upright and ten worktop-height freezers. So which ones passed the turkey test?

Most freezers will keep your frozen chips frozen. But if you look closer, the differences start to show – especially in how cunningly their storage spaces are designed (see 'The *Which?* space probe', below, for the details of our measurements). We've also looked at how you can rid yourself of the chore of defrosting (see 'Frost-free freezers', opposite).

FREEZING FRESH FOOD

If you freeze a lot of fresh food, it's important to choose a model with a large freezing capacity – the amount of fresh food that it can freeze to –18°C in 24 hours (see 'Freezing capacity' in the table, p28). If you usually store only pre-frozen food from the supermarket, freezing capacity isn't very important, provided the food hasn't warmed up too much on the way home.

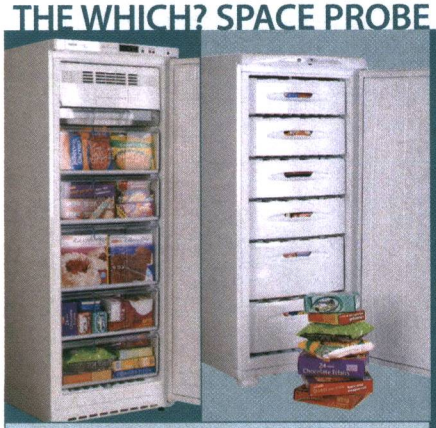
Most freezers have a fast-freeze switch, which you can turn on when freezing fresh food. For freezers which don't have one, you can turn down the thermostat fully while the food freezes – but remember to turn it back to its normal position to avoid wasting energy.

COPING WITH A POWER CUT

Some household insurance policies cover freezer contents, but it's still a real nuisance to replace all that food if the power fails. To simulate the effects of a power cut, we pulled the plugs on our freezers and measured how quickly they warmed up. One freezer reached –9°C after only nine hours; others still hadn't reached –9°C 30 hours after we removed the power (see 'Effects of a power cut' in the table, p28). If you know in advance that the power will be going off, turn on the fast-freeze for a while beforehand.

The temperature can also start to rise because there's something wrong with the freezer, so it's helpful to have a warning which lets you know what's happened. All the freezers except the Whirlpool AFB 125/H have a warning light, and some models have an audible alarm if the temperature is rising (see table).

THE WHICH? SPACE PROBE



The 'bigger' (according to the manufacturer) freezer stores less food

The manufacturer's claimed storage capacity is often unrealistically large, taking no account of how shelves affect the usable space. We measure the space that you can actually use. For example, the Hotpoint Future RZA50P (right in the picture) has an official storage space of 184 litres. But you can actually use only 145 litres of it – a difference equivalent to 20 tubs of ice cream. Compare that with the Bosch Logixx Maxx GSU23421 GB/01 (left in the picture) – on paper, it's 15 litres smaller but it can actually fit in 19 litres more food.

Some freezers let you create a larger storage space by removing a drawer. To find the most flexible models, we put them through our 'turkey test' (see 'Good storage flexibility' in the table, p28).

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION SHONAGH RAE

20 models on test

The pros and cons of frost-free models

Misleading storage-size claims

RUNNING COSTS

After central heating, refrigeration appliances are the biggest domestic users of energy. As part of a European Union commitment to reduce carbon dioxide emissions, freezers must display an energy label. All upright freezers in the shops have to achieve a C rating or better, with A indicating the most energy-efficient models. The labels are currently being revised and new A+ and A++ labels may be introduced. But we've found in previous tests that energy labels aren't always accurate, so we calculate annual running costs based on the amount of energy consumed in our performance tests (see 'Annual running cost' in the table). You can follow these tips to keep the running costs down:

- let cooked foods cool before freezing
- don't leave the door open for too long
- don't keep the freezer in a warm room
- check the door seal is clean and makes good contact. Frost around the door seal may mean it's not doing its job properly.

LOCATION, LOCATION, LOCATION

All freezers have a rating plate, which gives details of the climate class – the range of room temperatures in which the appliance is designed to work. You usually need to pull out the bottom drawer to see it. The most common classes are N and SN. N-class models can cope with a minimum room temperature of +16°C. The minimum for SN class is +10°C. Both classes work effectively in room temperatures up to +32°C.

Freezers aren't made to cope with very cold environments or extremes of temperature fluctuation. So garages and unheated utility rooms are often unsuitable because they can become too cold in the winter and too hot in the summer.

When you choose a freezer, remember that it needs space around it for air to circulate. In the table, we give the minimum size for the space needed to fit the freezer, rather than its own dimensions.

PRICE CHECK

WHICH? extra

The prices we give in our Best Buy Guides and in *Which?* tables are the cheapest we found in a survey of major high-street retailers. We also survey the internet and give the cheapest online price we can find for our Best Buys. For more details, see **www.which.co.uk/whichextra**

FROST-FREE FREEZERS

One of the first choices you'll need to make when buying a freezer is whether to opt for a frost-free or standard model. Of the freezers on test, five of the tall models and one worktop-height model are frost-free.

HOW DOES IT WORK?

Frost forms inside a standard freezer because, when you open the door, water vapour from the warm air in the room hits the inside of the cabinet and freezes. A frost-free freezer forces air through the cabinet, removing the moisture and preventing frost from accumulating. This saves you the hassle of defrosting the freezer manually.

THE DOWNSIDE

Sometimes there's a price to pay for that convenience, though – food quality. Food with a high fat content – for example, ice cream and some meat – may deteriorate during long-term storage, because of the repeated thawing and freezing that happens during the defrost cycle. And, if it's not carefully wrapped, food may become drier than in standard freezers and dehydrate. We've even heard of bread rolls turning to powder. Also, it's more important to allow space around food for air to circulate with frost-free models than it is in conventional ones.

MANUAL DEFROSTING

If a frost-free model isn't for you, then you'll want a freezer that's easy to defrost (see 'Ease of defrosting' in table). Avoid models with ◒ ratings – either they're poor at collecting defrosted water or you have to bale it out yourself. Freezers with ○ ratings have more efficient ways of collecting the water, such as a funnel in the floor. A ★ rating means that the freezer is frost-free.

BEST BUYS

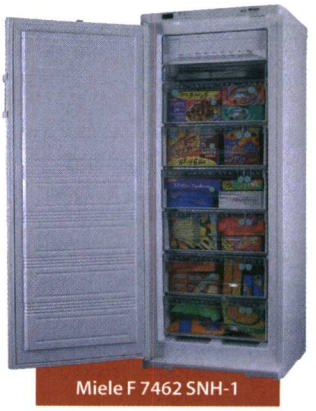
For all the Best Buys, the cheapest high-street price we found was from John Lewis. Online prices include delivery and are given only when they are lower than the high-street price.

TALL FREEZERS

For frost-free convenience, choose the **£599 Miele No Frost F 7462 SNH-1** or the **£529 AEG Arctis 2494-6GA**. You can also buy the AEG Arctis 2494-6GA from www.bedirect.co.uk for **£480**.

If you don't want a frost-free freezer, go for the **Hotpoint Future RZA50P £329** (or **£275** from www.pluggedin.co.uk) or the **Zanussi ZFA 96W £369** (or **£337** from www.hienergyshop.co.uk). Bear in mind that, although these are cheaper than the frost-free Best Buys, they're also smaller.

If you want a large storage capacity, the **Liebherr Premium GSN 3326** is worth considering. At **£729** (or **£646** from www.unbeatable.co.uk) it's the most expensive freezer on test. But it scored highly, has lots of useful features and a massive storage capacity, and is frost-free.



Miele F 7462 SNH-1

Bosch GSL12420 GB/01

WORKTOP-HEIGHT FREEZERS

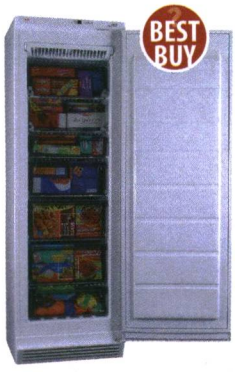
At **£139**, the **Electrolux EU 6241 T**, which scored highly in our tests, is great value. Also worth considering are the **AEG Arctis 1283-7GS £259** (or **£255** from www.bedirect.co.uk), the **Bosch Logixx Maxx GSL12420 GB/01 £239** (or **£230** from www.pluggedin.co.uk) and the **Miele F 7139 S £239**.

▷

FREEZERS

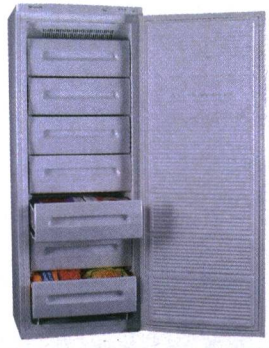
TALL FREEZERS

	AEG Arctis 2494-6GA	Bosch Logixx Maxx GSU23421 GB/01	Brandt V26AAWHU	Hoover HVA 300 K	Hotpoint Future RZA50P	Lec Elan EU950BW	Liebherr Premium GSN 3326	Miele No Frost F 7462 SNH-1	Scandinova UF 7-87 W	Zanussi ZFA 96 W
SPECIFICATION										
Price (£) 1▷	529	529	350	350	329	249	729	599	300	369
Height x width x depth (cm) 2▷	190x61x61	155x64x62	157x61x67	169x60x64	146x61x63	149x53x66	184x67x69	165x67x68	166x65x64	150x65x64
Maximum usable space (litres)	191	164	200	226	145	180	260	225	216	142
Claimed energy efficiency 3▷	A	C	C	A	A	B	A	B	B	A
FEATURES										
Frost-free	✓	✓	✓				✓	✓		
Room temperature range (°C) 4▷	10 to 38	10 to 32	16 to 32	16 to 38	10 to 38	10 to 32	10 to 38	10 to 43	16 to 32	10 to 43
No of compartments/drawers	7	6	7	8	6	6	8	7	8	5
Transparent comparts/drawers	✓	✓				✓	✓	✓	✓	
Good storage flexibility	✓	✓	✓				✓	✓		✓
Thermometer	✓	✓					✓	✓	✓	
High-temperature alarm (audible)	✓	✓					✓	✓		
Child-proofing 5▷	✓	✓	✓	✓	✓	✓	✓	✓	✓	
PERFORMANCE										
Temperature stability 6▷	★	★	★	☆	★	★	★	★	☆	★
Freezing capacity (kg/24hr) 7▷	20	18	15	20	16	17	16	17	23	17
Effects of a power cut 8▷	◒	○	◒	○	○	◒	★	★	◒	◒
Annual running cost (£) 9▷	22	22	29	21	19	28	23	28	29	14
Thermostat setting 10▷	★	★	○	☆	★	★	★	★	★	★
Noise and vibration	☆	◒	◒	◒	☆	◒	○	○	◒	○
CONVENIENCE										
Ease of use	★	★	☆	☆	☆	○	★	★	★	★
Ease of defrosting 11▷	★	★	★	○	○	○	★	★	○	○
TOTAL TEST SCORE (%)	63	63	47	53	66	51	65	65	50	68
INFORMATION										
Additional notes/ update since our test		Will be replaced by new model (GSU23423 GB) with different LED display in June	Due to be modified. New model will have transparent drawers and a B energy rating	Likely to be replaced by new model (HVA 280 K) with different handle and storage design			Will be replaced by new model (GSNP 3326) with A+ rating this month		Exclusive to Comet. Will be replaced by A-rated model sometime this month	



AEG Arctis 2494-6GA

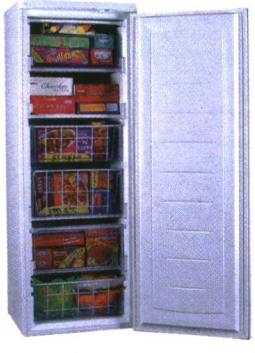
Bosch GSU23421 GB/01



Brandt V26AAWHU

Hoover HVA 300 K

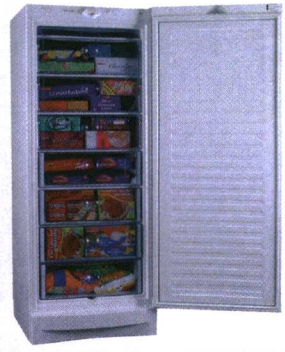
Hotpoint Future RZA50P



Lec Elan EU950BW

Liebherr Premium GSN 3326

Miele No Frost F 7462 SNH-1



Scandinova UF 7-87 W

Zanussi ZFA 96W

WORKTOP-HEIGHT FREEZERS

AEG Arctis 1283-7GS	**Beko** ZSA 436 W	**Bosch** Logixx Maxx GSL12420 GB/01	**Electrolux** EU 6241 T	**Hotpoint** Future FZA30P	**Indesit** GSF 4100	**Lec** Elan EU551AW	**Liebherr** Premium GSes 1423	**Miele** Electronic F 7139 S	**Whirlpool** AFB 125/H
259	179	239	139	220	129	150	349	239	*150*
96x60x61[1]	85x55x60	83x60x62	95x55x62[1]	89x60x63	95x60x59	86x51x62	85x61x61	85x56x62	85x46x61
90	79	83	97	77	76	76	93	95	73
A	A	A	B	A	C	A	A	A	B
				✓					
10 to 38	10 to 32	10 to 32	10 to 32	10 to 38	10 to 38	10 to 32	10 to 43	10 to 43	10 to 32
4	4	4	4	3	3	3	4	4	3
	✓	✓				✓			
			✓	✓					
✓							✓	✓	
✓		✓					✓	✓	
	✓	✓	✓	✓			✓		
★	★	★	★	★	★	★	★	★	★
18	11	17	15	8	10	10	10	10	7
◒	◒	◒	◒	●	◒	◒	☆	☆	●
13	15	14	16	12	12	14	14	15	18
☆	★	★	☆	☆	◒	★	★	★	★
◒	○	○	◒	○	☆	○	○	○	◒
☆	☆	☆	★	★	○	○	☆	☆	○
○	◒	○	○	★	◒	◒	○	○	◒
70	**64**	**71**	**67**	**58**	**59**	**64**	**70**	**71**	**57**
1 Can also be fitted into alternative dimensions: 91x65x61cm			1 Can also be fitted into alternative dimensions: 90x60x62cm						Was replaced in April by new model (AFB 126) with transparent drawers

AEG Arctis 1283-7GS

Beko ZSA 436 W

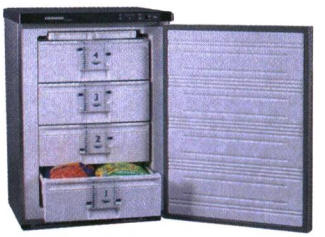
Bosch GSL12420 GB/01

Electrolux EU 6241 T

Hotpoint Future FZA30P

Indesit GSF 4100

Lec Elan EU551AW



Liebherr Premium GSes 1423

Miele Electronic F 7139 S

Whirlpool AFB 125/H

NOTES

Models highlighted in **red** are in the Best Buy Guide on p27.

Specification

1 This is what you can expect to pay by shopping around. Guide prices for models which aren't widely available are in *italics*.
2 The minimum space needed to house the freezer in the middle of a run of kitchen units, including any extra space required for air circulation.
3 An A indicates the most efficient category. New A+ and A++ ratings may be introduced soon, and some manufacturers are already using these labels.

Features

4 The range of room temperatures in which the freezer is designed to work.
5 Freezers without this feature have the mains on/off switch within a small child's reach.

Performance

6 How well the freezer maintains the correct internal temperature in different room temperatures.
7 How much fresh food can be frozen to –18°C in 24 hours.
8 How quickly the temperature rose when the power was cut.
9 Based on standard electricity rates (7p per unit).
10 How close the freezer was to the optimum temperature of –18°C, using the recommended thermostat setting.

Convenience

11 Models with a ★ are frost-free. Those with a ○ are good at collecting defrosted water.

KEY

★ ☆ ○ ◒ ●

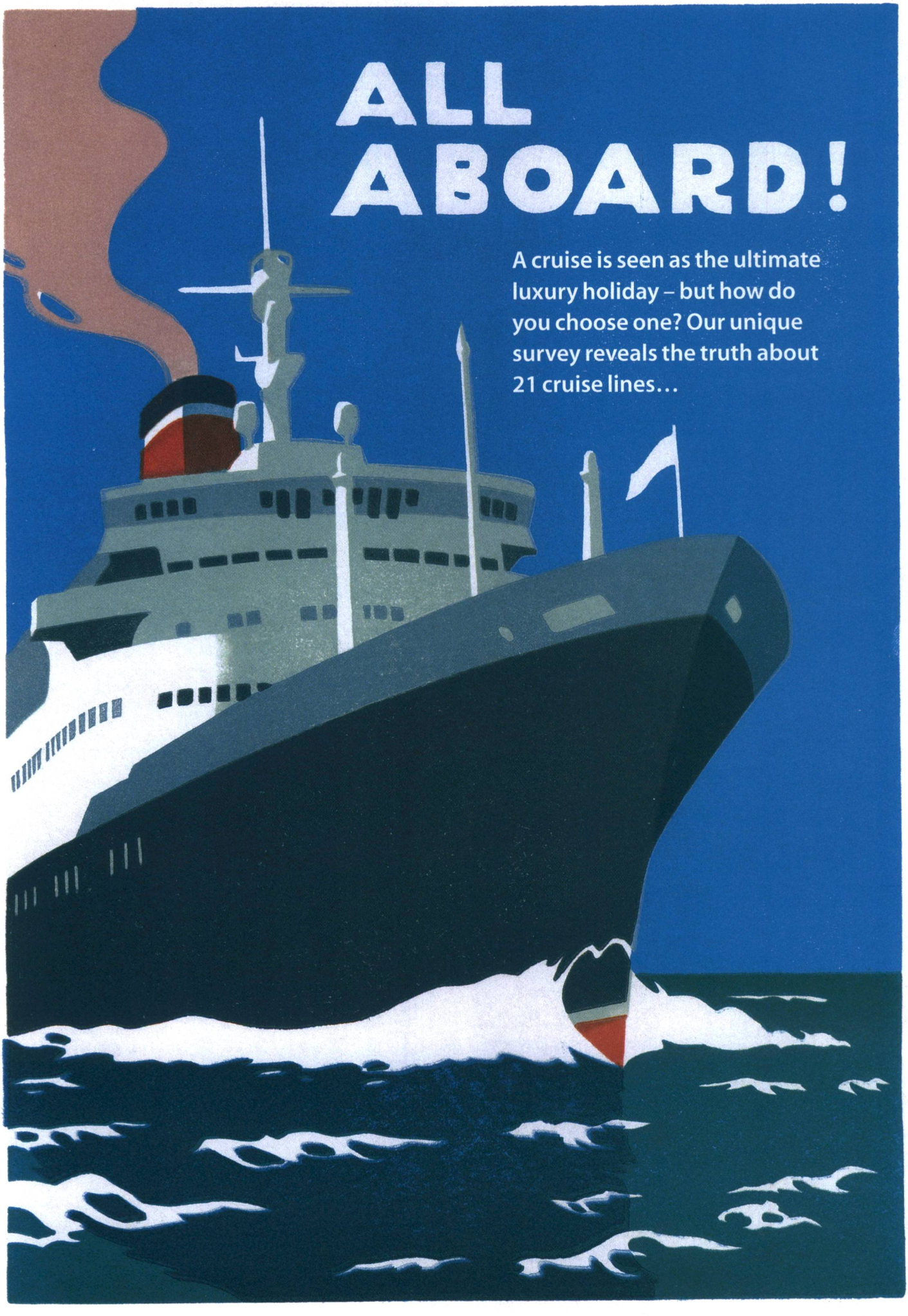
best — worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and gives more weight to the more important tests. The weightings are:

Temperature stability	20%
Freezing capacity	20%
Effects of a power cut	15%
Annual running cost	15%
Thermostat setting	10%
Noise and vibration	10%
Ease of use	5%
Ease of defrosting	5%


ALL ABOARD!
A cruise is seen as the ultimate luxury holiday – but how do you choose one? Our unique survey reveals the truth about 21 cruise lines…

Cruises are becoming more popular

Do your research before you set sail

Generally, you get what you pay for

An increasing number of people are choosing to cruise, tempted by old and new companies offering cruises to suit a variety of ages, lifestyles and budgets. The UK now has the second fastest growing cruise market in the world, after the US, and one million of us are expected to take a river or ocean cruise this year. This report will help you navigate the highs and lows of cruising.

IN LOVE WITH CRUISING

In August 2002 we surveyed 2,620 *Holiday Which?* readers who'd been on a cruise in the last two years. Most of them were smitten with the experience. Seven in ten had cruised more than once, and an amazing 29 per cent of these had been on six or more cruises. Almost three quarters of travellers said that they'd definitely recommend their cruise company to a friend. Swan Hellenic and Norwegian Coastal Voyage were the companies which had the most satisfied customers: as many as 92 per cent of respondents who'd cruised with them would definitely recommend them to a friend.

But *Holiday Which?* readers were less impressed with Costa and Island Cruises – only 55 per cent and 52 per cent of travellers would definitely recommend these.

Cruise lovers most liked 'the excitement of visiting a new location every day... without the hassle of having to pack and unpack a suitcase at every destination'. One traveller summed up the views of many, describing a cruise as 'the ultimate in self-indulgence'.

Julie Mendis takes you on a voyage of discovery about cruises

CRUISE LINES COMPARED

Accommodation When booking a cruise, you have to be specific about the type of accommodation you want, choosing a particular grade of cabin and position on the ship. As a result, the majority of travellers in our survey knew what to expect and very few were disappointed. More than half of our respondents opted for a standard two-berth cabin, but amenities and levels of comfort varied between cruise lines.

Passengers were most impressed with the accommodation aboard Celebrity Cruises, Orient Lines, Princess Cruises, and Swan Hellenic. Unsurprisingly, the value-for-money cruise lines – Airtours, Island Cruises, Page & Moy and Thomson – scored lower than average levels of satisfaction with accommodation.

There are big price differences between standard cabins ('outside' with windows or 'inside' without) and deluxe suites with balconies. With Cunard, for instance, a standard inside cabin on a 15-night cruise will cost £3,249 whereas a suite will cost £18,749. If money is a deciding factor, go for a lower-grade cabin on a superior ship rather than the other way round. You probably won't spend much time in the cabin and then you'll be able to make the most of the superior facilities.

Staff service Overall, cruise staff are a friendly bunch – 83 per cent of our cruisers said that staff were always helpful and friendly. Travellers rated Swan Hellenic staff most highly, with 96 per cent finding them helpful and friendly all the time. Staff from Cunard, Norwegian Coastal Voyage and Saga followed closely behind. The more luxurious cruise lines tend to have higher staff to passenger ratios. This means more staff per head to help ensure a better quality service.

Entertainment First-time cruisers may be surprised at the range of activities that can be found on board some ships – swimming pools,

CHOOSING A CRUISE

It's essential to do your own research and think carefully about the type of cruise you want. These are the main things to consider:

PORTS OF CALL Think about how important the ship's itinerary is to you. What countries and ports are you likely to visit?

TYPE OF CRUISE Some cruises are geared towards certain types of people, for example, the over-50s or families. Some offer special interest cruises such as bird watching, archaeology or wine appreciation. Make sure you're not stuck on the wrong type of cruise for you.

IS IT WORTH SPLASHING OUT? Whatever the glossy brochures say, in most cases you get what you pay for. Generally, as ships get more expensive, they should have better service, better facilities and more space per person on board.

SIZE IS IMPORTANT Cruise ships come in a variety of sizes, carrying from 50 to more than 3,000 passengers.

Small ships can get into nooks and crannies that bigger ships can only dream about. You'll probably see more, get closer to land, and disembarkation will be quicker. Smaller ships often have a more personal and intimate atmosphere.

On the other hand, larger ships generally have better facilities and entertainment, and are more stable for people who're worried about seasickness.

UK PORT OR FLY-CRUISE? If you're taking a cruise in or around Europe, you may be able to board your ship at a UK port. However, if you're going further afield, you'll probably have to take a flight to join your cruise ship.

TRAVELLING ALONE Cruises are an ideal holiday for solo travellers, but beware the single supplements. An estimated 10 per cent of cruisers go solo, but single rooms are in short supply and some companies, charge up to 100 per cent surcharge for a single person to occupy a double room.

It's worth asking for a discount if you're travelling alone – you might get one if spaces are selling slowly. Some cruise lines offer a guaranteed cabin share where they try to match you with another solo traveller of the same gender to reduce costs. ▷

ILLUSTRATION PAUL CATHERALL PHOTOGRAPHY ALAMY, JOHN TRENHOLM

Most of the people in our survey were smitten with cruising

exercise classes and beauty treatments; libraries, quizzes and lectures; West End theatre productions, ice shows, cabaret acts, cinemas, and much more. However, only half of our cruisers were very satisfied with the entertainment provided, and there were marked differences between the cruise lines.

As many as 87 per cent of our Swan Hellenic passengers were very satisfied with the range of daytime activities, compared with a measly 23 per cent for Costa Cruises and 27 per cent for Thomson Cruises.

Carnival, P&O, Princess and Royal Caribbean were rated highly for their range of evening entertainment. In comparison, Noble Caledonia had the fewest passengers satisfied with this.

Excursions The number of excursions on offer depends on your chosen route. If you're cruising around coastline or islands, or along a river, there'll be more opportunities for trips ashore than if you're on a transatlantic crossing.

In our survey, nine out of ten passengers took organised trips ashore, but only 18 per cent felt they were very good value for money. Most cruise companies charge extra for excursions and we'd recommend that you opt only for those trips that you couldn't do on your own. For example, a city tour with lunch could usually be done independently for a fraction of the price. Our cruisers felt that Noble Caledonia, Swan Hellenic, and Viking River Cruises offered the best range of excursions. They were least satisfied with Airtours, Costa Cruises, and Thomson. The guides with Swan Hellenic and Voyages Jules Verne were rated particularly highly.

Food Meals are usually included in the price of your cruise and the majority of cruisers in our survey were impressed with the quality and quantity of food on offer.

Cunard and Viking River Cruises gained top marks – a huge 91 per cent of travellers were very happy with the quality of food. One passenger described Cunard's food as 'a gastronomic treat'. Passengers also rated Carnival, Norwegian Coastal Voyage and Swan Hellenic highly for their cuisine.

There were slightly lower levels of satisfaction when it came to dining arrangements. This may have been because cruisers didn't know what to expect. Be prepared to share tables with other passengers at mealtimes. This can be a great way to socialise although, if you're on your honeymoon, it may not be ideal. Try to get any special requests in early – most cruise lines will do their best to accommodate you.

Some cruise lines ask that you choose particular time slots for meals. If this is the case on your ship, book your preferred times as early as possible.

Drinks and tips Be prepared to budget for a few extras. These are usually put on a bill that you settle at the end of the cruise. On most cruise lines you'll have to pay extra for drinks. And watch out: some ships add an automatic 15 per cent service charge to bar bills.

It's the done thing to tip the key staff – such as the steward, waiter and assistant waiter – who've served you throughout your cruise. The cruise line will usually recommend an amount and provide envelopes at the end of the cruise for you to put tips in. Expect to pay £25 to £60 on tips, per passenger, for a week-long cruise.

We found that tipping is a contentious issue – only 45 per cent of respondents said that they were happy with the tipping arrangements on their cruise. One in five, or 22 per cent, of first-time cruisers were unpleasantly surprised by the amount they had to pay. Some companies have tried to make things easier by including tips in the main cost of the cruise. Some people prefer this method, but it doesn't give you the option to withhold a tip if service hasn't been up to scratch. And there's no way to know whether the tip reaches the person you intended it for.

BEST BUYS

In our survey, satisfaction with accommodation, entertainment/facilities, excursions and food varied between cruise lines, but seven cruised in above the rest:

Cunard ships (including the famous QE2) scored highly for accommodation, food, and entertainment/facilities.

Norwegian Coastal Voyage scored highly for accommodation and excursions, and above average for food and entertainment/facilities.

Orient Lines was rated highly for quality of accommodation, and above average for entertainment/facilities, excursions and food.

P&O Cruises gained high marks for accommodation and entertainment/facilities, above average for food but only average for excursions.

Princess Cruises scored highly for accommodation and entertainment/facilities, but average for excursions.

Swan Hellenic is the cultural cruising arm of P&O, offering educational lectures and excursions. It was the only company to score high marks in all categories.

Viking River Cruises scored highly for accommodation and excursions, above average for entertainment/facilities but only average for food.

SHOP AROUND

If you know where to look, you can often pick up cruises with 5 to 30 per cent discounts. *Holiday Which?* recommends the following travel agents that specialise in cruises: The Cruise Line, Thornton's Cruise World, Cruise Club International, Paul Mundy Cruising and Cruises & Voyages (see 'Contacts', p58).

You'll get the best bargains by booking in advance. It is possible to get cheap deals at the last minute, but you'll need to be more flexible about what you want. Look for travel agents that are members of the Passenger Shipping Association Retail Agents scheme (PSARA) as they should have been trained to give specialist advice.

CRUISE LINES	CRUISE COMPANY INFORMATION				OUR SURVEY					
	Areas travelled to	Passenger profile[1]	Children[1]	A guide to luxury[1]	Accommodation	Entertainment/ facilities	Excursions	Food	Recommend to a friend	Sample size
BEST BUYS										
Cunard	Mediterranean, N Europe, Caribbean and South America	Ages 30-60 plus, British/American	Accepted	Premier/ Luxury	★	★	○	★	☆	(92)
Norwegian Coastal Voyage	N Europe and South America	All ages, mainly European	Accepted	Budget/ Standard	★	☆	★	☆	★	(78)
Orient Lines	Mediterranean, N Europe, Africa, Asia, South America and transatlantic	Ages 40-60 plus, British/American	Unsuitable	Superior	★	☆	☆	☆	☆	(70)
P&O Cruises	Mediterranean, N Europe, Canaries, Caribbean and North/South America	All ages, mostly British	Welcome	Superior/ Premier	★	★	○	☆	☆	(397)
Princess Cruises	Mediterranean, Caribbean, N Europe, transatlantic, Far East, North/South America, Australia and Africa	Ages 40-50 plus, mainly American/ British	Welcome	Superior/ Premier	★	★	○	☆	☆	(137)
Swan Hellenic	Mediterranean, N Europe, Caribbean, North/South/ Central America	Ages 30-60 plus	Unsuitable	Superior/ Premier	★	★	★	★	★	(86)
Viking River Cruises	River cruises in Western and Eastern Europe				★	☆	★	○	☆	(32)
OTHER CRUISE LINES										
Airtours Sun Cruises	Mediterranean, N Europe, Caribbean, Canaries, Far East	All ages, mainly British	Welcome	Budget	○	☆	○	○	○	(189)
Carnival Cruise Lines	Caribbean, North and Central America	Ages 20-50, mainly American	Welcome	Standard/ Superior	★	★	○	☆	○	(32)
Celebrity Cruises	Mediterranean, N Europe, Caribbean, North/South America	All ages, mainly American	Welcome	Premier	★	★	○	☆	○	(71)
Costa Cruises	Mediterranean, N Europe, Caribbean, transatlantic, South America	Ages 30-60 plus, European/ American	Welcome	Standard/ Superior	○	○	◒	○	◒	(31)
Fred Olsen Cruise Line	Mediterranean, N Europe, Caribbean and South America	Ages 50-60 plus, mainly British	Accepted	Budget/ Superior	☆	☆	○	○	○	(149)
Holland America Line	Mediterranean, N Europe, Caribbean, North/South America and Far East	Ages 40-60, mainly American	Welcome	Premier	★	☆	○	☆	☆	(58)
Island Cruises	Mediterranean only	All ages, mainly British	Welcome	Standard	○	☆	○	○	◒	(31)
Noble Caledonia	Mediterranean, N Europe, Africa, Caribbean, Far East and South America				○	○	★	○	○	(45)
Norwegian Cruise Line	Mediterranean, N Europe, Caribbean, North/South America and transatlantic	Ages 30-60, mainly American	Welcome	Standard/ Superior	☆	○	○	○	◒	(111)
Page & Moy	Mediterranean and N Europe	Over 50, mainly British	Unsuitable	Standard	○	☆	☆	○	○	(89)
Royal Caribbean	Mediterranean, N Europe, Caribbean, North America, transatlantic and Australia	All ages, mainly American	Welcome	Superior	★	★	○	○	☆	(98)
Saga	Mediterranean, N Europe, Caribbean and South America	50-plus only, British	Unsuitable	Superior	★	○	☆	○	☆	(152)
Thomson Cruises	Mediterranean and Canaries	All ages, British	Welcome	Budget/ Superior	○	☆	○	○	○	(142)
Voyages Jules Verne	Mediterranean and Northern Europe	All ages, British	Unsuitable	Budget/ Standard	★	☆	★	○	○	(46)

1 Source: Passenger Shipping Association Retail Agent scheme (PSARA). A blank means the information wasn't available

KEY

★ ☆ ○ ◒ ●

best — worst

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, contact us at writeback@which.net. We publish some of your questions in 'Write back', p4, and more online at www.which.co.uk/whichextra

FURTHER INFORMATION

www.cruiseinformationservice.co.uk Details of cruise companies and ships

www.psa-psara.org Passenger Shipping Association website offering information about cruises and PSARA travel agents

www.cruise-direct.com Cruise information and booking

www.cruiseline.co.uk Deals on cruise holidays

www.teletextholidays.co.uk Bargain prices on cruises

www.cruisedeals.co.uk Discounted cruises

www.cruisesandvoyages.com A specialist company that gives advice and offers cruise deals

NOTES

The Best Buys from our survey are in **red** at the top of the table.

Areas travelled to
This is a summarised guide. Contact cruise lines for exact information.

A guide to luxury
These categories are taken from PSARA and reflect prices and the level of facilities and luxury that you should expect from various cruise lines. However, our survey shows that, once you're on board, it could be a different story.
Budget Emphasis is on value for money rather than luxury. Ships should be comfortable, with all the basics, but may be older with fewer facilities. Space per passenger will be quite low.
Standard As above but should have slightly newer ships, a wider range of facilities, better service and a better range of food.
Superior Should be predominantly new ships with reasonable-sized accommodation on attractive ships.
Premier Larger ships with more luxurious surroundings, should have better facilities, service and more space.
Luxury The height of luxury. You should expect excellent cuisine and personal service in spacious and elegant surroundings.

Our survey
We surveyed 2,620 *Holiday Which?* readers in August 2002 who had taken a cruise since July 2000. We've included those cruise companies for which we received 30 or more completed questionnaires.

Beds for sleep, work and play

Which bunk beds are safe to use, as well as popular with kids and their parents?

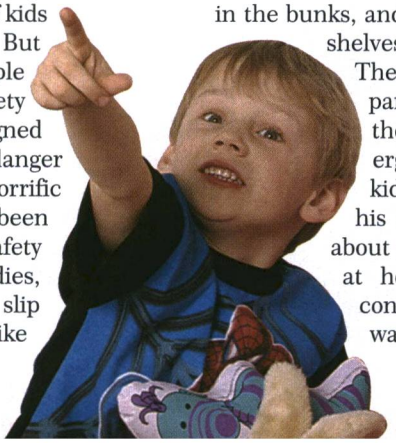
Stompa's Next Generation Rondo Mid-sleeper bed: the favourite choice of parents with kids under seven

The fun in bunk beds used to be pretty much limited to sibling wars over who got to sleep on the top bunk. There's still plenty of double- and even trio-style beds around, but the original space-saving concept has taken a new turn. Nestling below the upper bunk, you can now find desks, futons and bookcases. Our shopping list even included a bunk with a free-standing wardrobe and a kiddie-pleasing slide.

You'll probably have an idea of what kind of bed you're after. To help you choose, we've tried and tested ten bunks – low and high, wooden and metal, with and without accessories. We compared examples of similar styles and found some beds were much better designed than others.

SLEEP SAFE

The height of bunk beds means safety is an immediate consideration. The most obvious danger is of kids falling from the top bunk. But the solution isn't as simple as merely installing safety rails. If these aren't designed properly, they can be a danger in themselves. In some horrific cases, children have been strangled by gaps in the safety rails allowing their bodies, but not their heads, to slip through. Incidents like these led to changes in the minimum safety requirements for beds sold in the UK. But we don't think that these changes in legislation went far enough – bed manufacturers still aren't required to assess wider aspects of safety, such as the design of ladders or the overall build quality, strength and stability of their beds.



With this in mind, we asked a laboratory to test the beds to both the statutory minimum requirements and a more wide-ranging set of tests, taken from British Standard BS EN 747. We were shocked to see that some beds failed to meet both standards and we've taken up our findings with the manufacturers.

TINY TESTERS

As well as testing how strong and safe the beds were, we persuaded 18 kids, aged between five and 14, to try them out for us. They scrambled up and down ladders, laid in the bunks, and checked out the desks, shelves and other accessories. Then the children and their parents told us what they thought of the beds. Our ergonomist scrutinised the kids' exertions and added his own expert conclusions about the beds. We also looked at how difficult and time-consuming each of the beds was to assemble.

WHAT TO LOOK FOR

Based on the opinions of the testers, young and old, and the findings from our safety tests, we reckon these are the main things to think about when choosing a bunk bed.

Ladders For high beds, kids seem most comfortable using slanting ladders. An angle of about 70 degrees is best. Vertical ladders are daunting for younger children, and can make the bed seem unstable. The most comfortable treads are flat, not rounded, with a depth of about 6 to 7cm. Also, make sure the side rails aren't too wide for your child to grip.

Desks Think about how much working space your child really needs. A full-length desk limits space for other activities. To ensure a comfortable working position, look for desks with adjustable height. Alternatively, a height of around 74cm from the floor to the top of the desk should suit most kids if they're using a typical dining chair. You should also check that there's enough room to fit in a chair.

Materials We didn't find any differences in quality between the wooden and metal beds, so the best material is a matter of personal preference. However, if you buy a wooden bed, be aware that the quality of the wood affects the bed's safety and durability. Make sure the wood's smooth and

PHOTOGRAPHY JOHN TRENHOLM, NICK WRIGHT

Ten kids' beds on test

What to look out for

Safety warnings

HIGH BEDS WITH DESK

We looked at three high beds which combine these two essentials for a kid's room. The **Ikea Gulliver** bed (£120, not including mattress) was known by the kids on the user trial as 'the wobbly bed'. It passed all our stability tests, though, and we think it's structurally sound. It looks unique, with solid sides instead of safety rails, though one girl did tell us she felt 'boxed in' by it. It also has a clothes rail which, inevitably, was seen by some kids as a monkey bar to swing from. Fun – but, for safety's sake, not recommended. The desk is well designed; there's lots of space and its position means that you won't bang your head on the bed frame when you stand up. The kids didn't like the ladder, though. Its steps are thin, circular and uncomfortable to use.

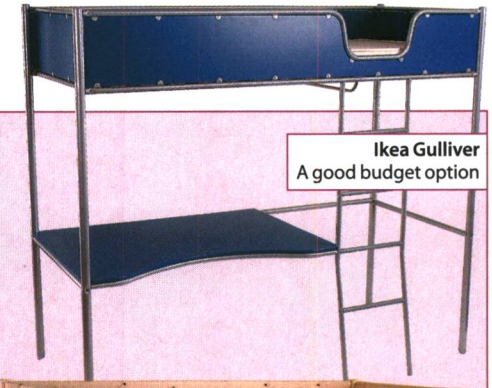
Most **Flexa** beds are sold as mix-and-match components which you put together. We chose a vertical ladder (£64), for example, but a slanted version with a handle is also available (£102). We'd recommend opting for the slanted ladder because some of the kids – especially the younger ones – struggled with the vertical ladder. Our combination cost £503 in total. The quality of the materials is high and the finished bed is sturdy. When we ran strength and durability tests in the lab, it far exceeded the requirements of the fairly exacting British Standard test. But, worryingly, there's a space between the bed head and base where fingers could be crushed. We've told Flexa about this and it has modified the bed to prevent it happening. Other minor drawbacks include the fact that, oddly, if you put the desk at its highest setting, the supporting leg is 2cm short of the floor. It also lacked pre-drilled holes for attaching the ladder.

We also tested the **Messina High Sleeper**, (£300, or £330 with mattress, from www.Beds999.co.uk). Our advice is to not buy this bed. The manufacturer, Palanex, is no longer making it, although the remaining stocks are still on sale. The main problem was that it was badly made; screw holes didn't line up and panels were warped and bowed. One of the bed slats broke during our user trial. And the space in the safety rails was only just wide enough to pass the minimum safety requirements, so some larger kids had to squeeze their way through. Children also found the ladder hard to climb, partly because its rungs are fixed to the shelves. And, alongside the other beds, it looks distinctly old fashioned.

If you get a choice of ladders with the bed, opt for a slanted one, rather than a vertical one

OUR VERDICT

Long desks give lots of space to work on, but arguably at the expense of other features. The Gulliver's a good budget option (£120 without mattress from Ikea). If you want sturdiness and the highest quality wood, choose the Flexa bed and select a slanting ladder (£541 in total). Phone Flexa for stockists or see www.flexa.dk.



Ikea Gulliver
A good budget option

Flexa bed
Sturdy and high quality

Messina High Sleeper
Badly made and hard to climb into

doesn't have large knots or cracks in places such as the joints or the bed slats. Both metal and wooden frames should be free from rough and sharp edges.

Mattresses These aren't always included in the price and we haven't looked at any in our tests. If the mattress is too high, your child could roll over the barriers. So, if a mattress isn't provided with the bed, check the one you buy isn't too thick. The top edge of the mattress should be at least 160mm below the upper edge of the barriers. Some beds, which meet BS EN 747, are marked with a line indicating this height. The Sleep Council recommends buying a new mattress for the bed but says there's no need to buy a hard specification – a soft mattress will be fine. There are two types of mattress, foam and sprung. Either is fine but sprung ones should be well padded to prevent the bed slats damaging the springs. If your child suffers from asthma or allergies, hypoallergenic mattresses are available.

Safety Choose only beds which meet British Standard BS EN 747. You can usually find out which beds meet this tougher standard from catalogues. Beds which have passed the standard should be marked with the manufacturer's name and a guide height for the mattress. If the beds have these and seem well finished, there's a good chance they've been built to meet BS EN 747. If you're unsure, speak to the manufacturer or retailer.

Height There are two main types of bunk bed – high and low. We think that high bunk beds are unsuitable for kids under the age of six, who can feel unsafe using them anyway. Low bunk beds should be OK for slightly younger children, though – we've looked at three such beds on p37. ▷

BEDS WITH DESK AND FUTON

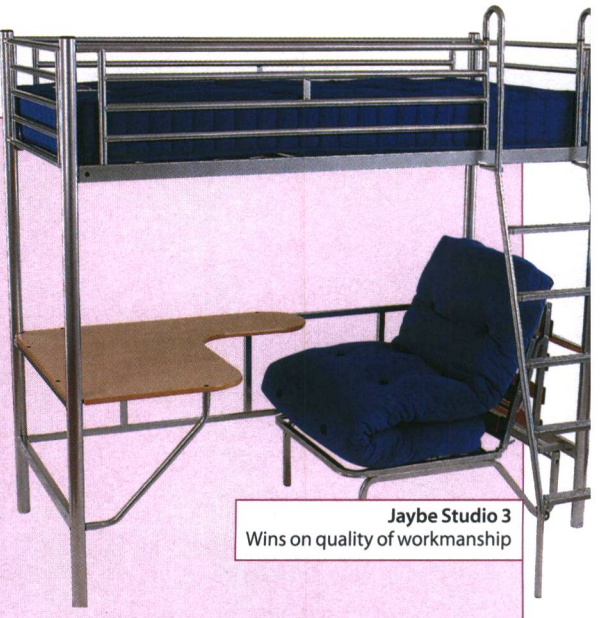
The futon concept was really popular with parents and kids. One girl told us: 'You could just collapse into it when you come home from school.' Plus, you have an instant spare bed. We tested two metal ones but there are plenty of wooden versions around.

On the face of it, **Jaybe's Studio 3** (£495) and the **Bunk Bed Company's Neptune** (£399) look very similar. But the Studio 3 easily wins on quality of workmanship and did slightly better in our strength tests. In comparison, the Neptune is poorly finished. And it's frustrating to assemble, with confusing instructions. The kids preferred the Studio 3 ladder, because its thicker steps were more comfortable than the narrow rungs on the Neptune. Also, the Neptune's desk is a bit too high for kids to use comfortably. A chair is provided, but we don't recommend using it because it's easy for kids to tip over if they rock back on it.

Arguably, though, the Neptune's futon is slightly better. Parents liked the fact that it's freestanding, so it can be used anywhere. By contrast, Jaybe recommends that you fix the Studio 3's futon to the bed frame. As a result, the futon seat is too far away and too low for working at the desk – even though there's not much room to fit in a normal desk chair instead (see photo, right). What's more, guests sleeping on the futon might feel hemmed in, because their feet have to slot in under the desk. If you have room for the futon to extend widthways, you could attach the futon to the back of the frame instead.

A spare bed for sleepovers could really help kids score points with their mates. But, unhappily, their independence could be dampened by having to call in a grown-up to fold and unfold the futon. The folding mechanism on the Studio 3 was too powerful for some children to handle easily. And it's not difficult to imagine children trapping their fingers when they push the Neptune's futon back into its chair position.

Futons are popular with kids, but it may be unsafe for them to unfold some models themselves



Jaybe Studio 3
Wins on quality of workmanship

Bunk Bed Company Neptune
Difficult to assemble but has a slightly better futon

OUR VERDICT

The combination of a desk and futon is practical and popular. Despite some minor drawbacks with the futon, we reckon that the Jaybe Studio 3 bed is the better choice. You can buy it for £495 (including mattress) from John Lewis. The frames and futons for both beds are available in a variety of colour options.

BEDS WITHOUT ACCESSORIES

There's a clear appeal in buying beds with built-in matching furniture. But, as we've discovered, some of the accessories don't live up to expectations. The alternative is to buy a high bed and install your own desk, shelves, beanbags or whatever beneath it. You pay less for the bed and can shop around for the other elements. So we've checked out **Ikea's Vrådal** (£125, without mattress) and **MFI's Paco High Sleeper** (£190, with mattress) beds. Our advice is to go with the Ikea one. We had quite a few concerns about the MFI bed. The ladder is rigidly vertical, with narrow, uncomfortable steps. More seriously, it failed two of our lab tests. In the stability tests, two of its legs lifted off the floor. In the safety tests, we found that the barriers could be bent so much that the gap between them grew big enough to allow limbs, and possibly a body, to pass through. MFI could remedy this by putting a support in the middle of the barriers. It tells us that, because this bed had BS EN 747 certification, it believes the one we tested came from a faulty batch. As a precaution, it has stopped selling the bed. MFI is retesting it and will modify it before putting it back on sale.

OUR VERDICT

High beds without accessories give you more flexibility. The Ikea Vrådal is well built and good value at only £125 (without mattress).

MFI Paco High Sleeper
Gave rise to safety concerns

Ikea Vrådal
Well built and good value

One bed failed a British Standard safety test, even though it was certified as having passed

LOW BUNKS

The higher beds are generally seen as suitable for kids aged six or over – and younger kids on our user trial did feel nervous using some of them. So lower beds, sometimes called cabin beds, are a good alternative. The downside is that kids might feel they've outgrown them – as one nine-year-old told us: 'I don't like them, they're for babies.'

Unsurprisingly, the big favourite among five- to seven-year-olds in our trial was the **Techno Mid-Sleeper** with slide and tent (£170 from Argos Additions). It's recommended for children from the age of three. Unhappily, we have to spoil the party a bit. You can choose between a metal ladder or the wooden steps on the slide, but both were uncomfortable to climb. Also, the metal ladder came loose during our safety tests. And some stocks of the bed have the tent attached to their frames by curtain hooks which could easily cause injury. Other stocks of the bed have tents which attach more safely but you won't know which version you've got until you've bought the bed.

We think that the **Galaxy High Study option A** bed (Moriarti's Workshop, £905 unstained, including delivery, or about £1,000 with choice of five varnishes) has some great design ideas. It makes excellent use of space and crams in some really innovative features, such as a pull-down desk top. But the ideas aren't matched by their execution. For one, the ladder's not screwed on – it's simply hooked on to the frame, which makes it insecure. There's a gap in the safety rail where you're supposed to position the ladder but it's still hard to climb into the bed. Our young testers tended to hold on to the top safety rail while climbing over – worryingly, it flexed considerably and didn't feel safe. The bed failed several aspects of the safety tests. Following our tests, Moriarti's Workshop has agreed to pre-drill holes so the ladder can be permanently attached to the frame. But the other shortcomings remain unresolved. It's also quite a challenge to assemble the bed – there are loads of parts but only a hand-drawn two-page instruction sheet for guidance. It took four and a half hours to build this bed – most others took less than two. And some parts were damaged, so they couldn't be fitted. Moriarti's Workshop can assemble the bed for some customers in the south east for a £25 fee.

What looks like a fun, innovative idea can sometimes be a poorly built feature

Stompa is a big name in bunks. Its **Next Generation Rondo Mid-sleeper** (£749, without mattress) has a pull-out desk with shelves and a storage unit with drawers. It's well made and the ladder's easy to climb. But it's not perfect. For example, we had some problems assembling it. There were no pre-drilled holes on the desk, and the wood split when we drilled into it. Also, the drawers are heavy and children could pull them out on to their feet, because they don't have stops (though you can choose alternatives to this unit). And a knot in the wood of the bed base weakened one of the slats so much that the kids broke it. But, overall, there were no really serious safety concerns.

Techno Mid-Sleeper
Fun, but there are some safety problems

Moriarti's Workshop Galaxy High Study
Great ideas poorly executed

Stompa Next Generation Rondo Mid-sleeper
Good bed, though the drawers could be dangerous

OUR VERDICT

Low bunks are a good choice for younger kids but might not prove enduringly popular as adolescence looms. There are drawbacks with each bed, but we think the Stompa bed is the best choice. Colour options are available.

Don't let your Alan Titchmarsh-like efforts in the garden end up blighted by weeds. In all parts of the garden – lawn, beds, paths and patio – the best approach is to prevent weeds from building up. Try to get rid of them as soon as they appear. Weeding might seem like a never-ending task, but with some persistence, you can take control.

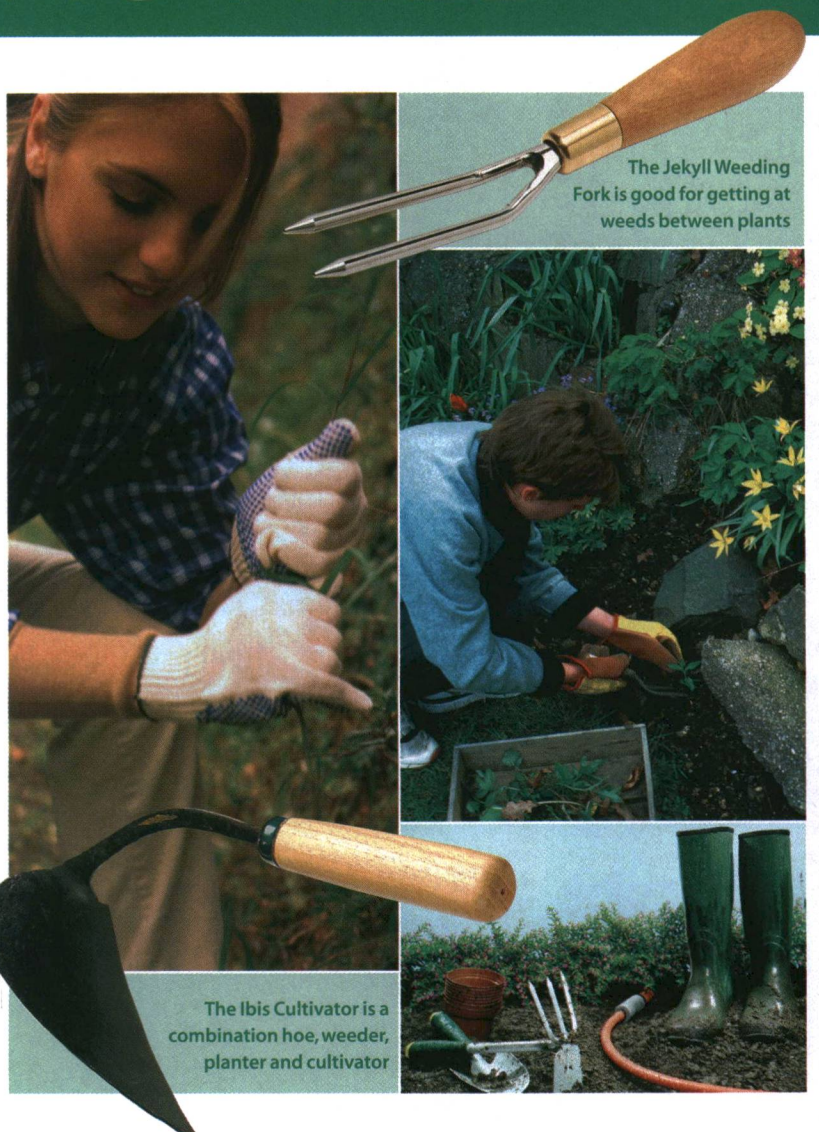
There are lots of ways to eliminate weeds without resorting to chemicals – for example, by exposing roots to the sun, digging them out or using a mulch. These methods may not work on the most persistent of weeds, however, which may force you to consider chemical treatments. Chemical weedkillers should be used as a last resort, as many contain potentially dangerous chemicals which you should use as little as possible.

If you do find it necessary to use a chemical weedkiller, identify the types of weed that are plaguing your garden in order to choose the right weedkiller to combat them. There are several types of chemical weedkillers that you can add to your armoury for taking on weeds. These include trigger sprays, liquid concentrates and granules.

Weeds fall into two broad types: annual and perennial. Annual weeds, like hairy bittercress and chickweed, will diminish in number if you continue to kill off the seedlings before they flower and set seed. Perennial weeds, like nettle, couch and bindweed, will regrow if you don't get all the roots out. A few perennials like comfrey and dandelion can have very deep roots – up to six metres deep – and you need to dig out all the roots. The best time of the year to take on weeds is spring and summer.

Need some help to get rid of the weeds invading your beautiful borders or lush lawn? Read on for our top tips and Best Buy weedkillers from *Gardening Which?*

NO NEED FOR WEEDS



The Jekyll Weeding Fork is good for getting at weeds between plants

The Ibis Cultivator is a combination hoe, weeder, planter and cultivator

CONTROLLING WEEDS WITHOUT CHEMICALS

Chemical weedkillers will usually do the job – but they can also be harmful to you and the environment. Don't be afraid of a little hard work. Get your hoe and fork out before resorting to chemical treatments.

Annual weeds can be dealt with quickly on dry sunny days. Work a hoe shallowly over the ground and expose the roots to the sun. Try to get rid of weeds before they set seed.

Perennial weeds are more difficult to eradicate because they produce roots that persist from one year to the next. Use a garden fork to remove as much of the long roots as possible. Collect grass clippings after mowing in case they contain any traces of creeping weeds.

Keeping soil healthy is part of the battle to keep weeds at bay. Loose mulches are good at preventing the germination of annuals. The best weed-suppressing mulches include cocoa shell, chipped bark, pebbles and gravel. If the ground is clear of weeds, a mulch of about 5cm will do the trick. This won't suppress perennials, though. For that, you'll need to use plastic sheeting.

Groundcover plants also suppress weeds. The foliage of low-growing evergreen plants and shrubs covers the ground and discourages many weeds from germinating.

BEST BUYS

A weed fork is a good choice for digging out deep-rooted weeds. If the price doesn't put you off, consider the **Jekyll Weeding Fork, £39.50**, for tight corners between plants. If you want a multi-tool for hoeing, cultivating, weeding and planting, consider the **Ibis Cultivator £17.75**. Both are available only by mail order (see 'Contacts', p58). The prices we've given include packaging and postage.

PHOTOGRAPHY ALAMY, GARDEN PICTURE LIBRARY, GETTYONE STONE, JOHN TRENHOLM, ZEFA

Getting rid of weeds without chemicals

Best Buys for treating different weeds

How not to kill the rest of your garden

BEDS, PATHS AND PATIOS

Most weeds in beds can be controlled by hand weeding, but the roots of creeping weeds can get tangled with ornamental plants. Where you can't dig these out completely, control weeds in the spring and summer using a weedkiller containing glyphosate. Protect surrounding plants with upturned buckets, lengths of hardboard or sheets of polythene, or use a special spray hood. To apply the weedkiller, use a watering can with a narrow dribble bar, or use a trigger spray.

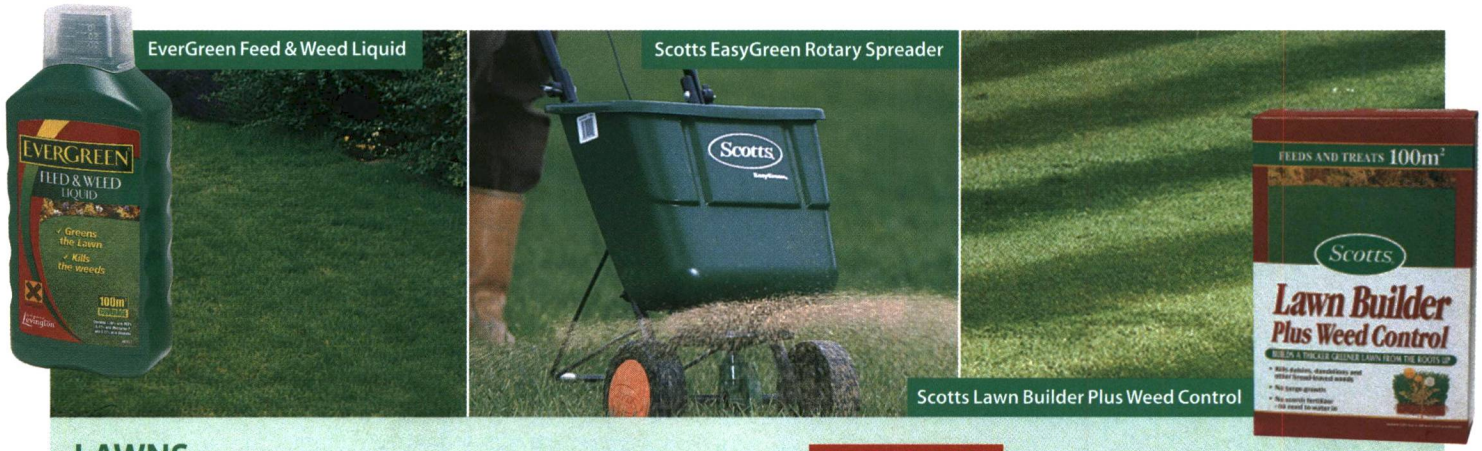
Mulching is a good way to kill weeds. A mulch is a protective covering (of chipped bark or compost, for example) spread on the ground to reduce evaporation, enrich the soil and control weeds. If mulching is impractical, consider using a soil-acting weed preventer – a weedkiller that acts on contact with the soil. This prevents annual weeds from germinating for up to a year after application, provided the soil is undisturbed.

As with beds, odd weeds are easily removed from paths and patios with a knife. For persistent weeds, path weedkillers kill weeds and prevent new ones from germinating. For paths with lots of weedy cracks, use a narrow dribble bar (or use a trigger spray).

BEST BUYS

For beds, use a glyphosate trigger spray – go for the cheapest and most comfortable to hold.

For paths and patios, **Pathclear**, £4 for two sachets or £12 for 10, should keep annual weeds under control all summer, if you reapply it after three months. To eliminate perennial weeds, we recommend **Tumbleweed Original Extra Strong**, £8 for 300ml.



LAWNS

Some weeds can be removed from your lawn by hand. For the most persistent ones, like clover and speedwell, you might want to resort to using a chemical weedkiller. Creeping weeds in particular are difficult to control unless they are in patches.

If your lawn is full of weeds, you'll need to treat the whole of it. Overdosing a lawn with weedkillers can lead to killing the lawn as well. To make accurate application easier, divide your lawn into squares or strips using string or canes, and apply weedkiller to each area in a set amount.

There are four types of weedkiller for lawns: trigger sprays, straight weedkiller, weed and feed, and weed and feed with mosskiller. All but the trigger sprays are available as either granular or liquid concentrate formulations.

To apply liquid weedkiller, use a watering can fitted with a fine rose or dribble bar. Never use a sprayer, as weedkiller can drift on to plants you want to keep, a neighbour's garden, or a nearby pond, killing aquatic life.

You can apply granular weedkillers by hand on smaller lawns, but for larger lawns a wheeled lawn spreader will make the job easier.

BEST BUYS

Gardening Which? tests have shown that there isn't much to choose between trigger sprays, so buy whichever one you find the cheapest and most comfortable to hold. **Vitax Green Up**, £4 for 500ml, has done well in past tests.

EverGreen Feed & Weed Liquid, £6 for a litre, is good for both weed control and greening up your grass. **Scotts Lawn Builder Plus Weed Control**, from £8 for 100m² to £27 for 400m², is the only granular product tested that didn't damage the grass while killing weeds. If you don't have any dandelion or speedwell, another granular treatment, **EverGreen Feed & Weed**, £6 for 50m², is also worth considering.

If you need a lawn spreader, **Scotts EvenGreen Drop Spreader** £33 is good for all but the largest lawns. The **Scotts EasyGreen Rotary Spreader** £33 is easy to use, but be careful near borders.

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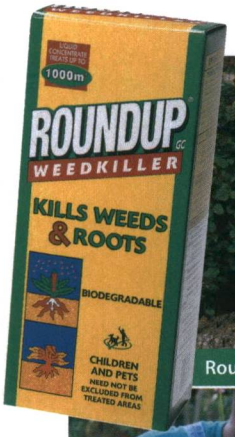
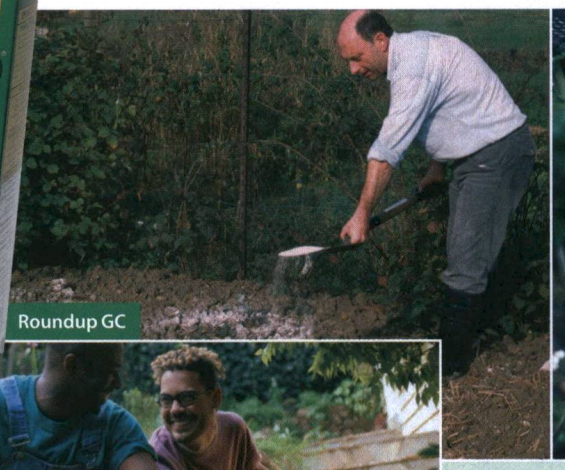
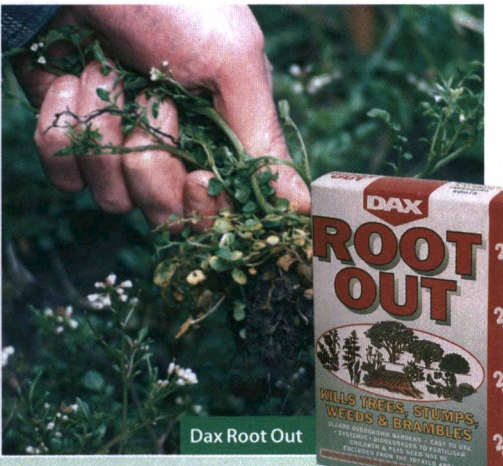



Roundup GC



Dax Root Out

VACANT LAND

After a season's growth, your plot is likely to be full of annual weeds. There may be a few seedlings and perennials, but they're probably just getting established. To clear the land of weeds, hand-pull those that have started to self-seed before cutting down the rest of the vegetation. You can clear a plot by digging everything out, if you aren't afraid of hard work.

If you decide you need the help of a weedkiller, be sure to choose one that doesn't contain persistent chemicals that will affect what you plant later. When you've cleared the weeds, cover the soil with black polythene or an old carpet to prevent more weeds growing, until you are ready to plant.

If you have an abandoned plot that you need to get back under control, you can dig the soil over. If you find that controlling deep-rooted perennials like field bindweed, horsetail and creeping thistle is proving difficult, consider a systemic weedkiller.

Systemic weedkillers travel through a plant's system, killing the roots as well as the leaves. Glyphosate is deactivated on contact with the ground so you can start planting after only a few weeks, although in most cases you'll need more than one application.

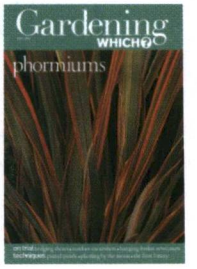
BEST BUYS

Roundup GC, £30 for a litre, is a reasonably-priced good all-round weedkiller. If you have a very large area to treat – 700 square metres or more – **Roundup Ultra 3000** will probably work out cheaper. It costs **£44** for a litre, but this should be enough to treat about 3,000 square metres of land.

To control horsetail, we recommend **Dax Root Out**, from **£5** for 450g to **£19** for 2.25kg, but you'll have to apply it at double strength. It's expensive but worth it if you need to get rid of this persistent weed. **Gem Sodium Chlorate Weedkiller**, from **£2** for 500g to **£19** for 6kg, will also help you get rid of horsetail, but you'll have to wait six months before you can plant.

GARDENING WHICH?

Gardening Which? has plenty of gardening advice and Best Buys. For how to receive three issues free, call **0800 920 106** quoting G5DW03. Alternatively, visit www.gwfreetrial.co.uk. Payment details will be required for when your free trial ends.



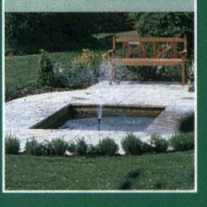
HEALTH AND SAFETY

Some chemicals are poisonous to people and animals, so you need to exercise caution when using these on your garden. Mix only the amount you are going to use to save you from having to get rid of any when you've finished.

Make sure you apply weedkillers safely – double check the label advice and follow the instructions carefully. Wear gloves and wash your hands after use. In some cases, you may also need to use protective clothing.

Wear gloves when using chemicals

Unless you've protected all the surrounding plants, you'll need to use a sprayer fitted with a proper weedkiller hood when applying weedkiller near plants you want to keep. Don't apply weedkillers anywhere near ponds or watercourses – you could easily poison the water, killing plants and animals that live there.


Protect pond plants and animals

Never walk over a lawn after applying a path weedkiller, in case the soles of your shoes pick up the chemicals which could kill the grass.

On slopes, stick to weedkillers that are inactivated on contact with the soil, or spot-treat individual weeds. Finally, avoid applying on windy days.

If you're applying weedkiller with a watering can, wash it out with clean water at least four times after use – better still, keep a separate watering can (of a different colour) to use with weedkillers. Store bottles out of reach of children, and don't compost any material that has been treated with weedkiller, including grass clippings.

If you have leftover weedkiller to get rid of, don't wash it down the drain or put it in the bin, as it is likely to end up in landfill. Give your local authority a ring to ask about the safest way to dispose of it.

Keep a separate watering can for weedkillers

Our visits reveal dangerously dirty conditions

Many staff have no hygiene training

How to spot poor hygiene practices

GERMS TO GO

Cockroaches littering the floor, raw meat nudging ready-to-eat salad, inadequate handwashing facilities for staff, overflowing bins, and cleaning without using detergent... these were just a few of the grim and grimy findings of our visits to takeaways across the country. Some of the outlets we visited were a hotbed for bacteria, and a real risk to customers' health. Poor hygiene can lead to food poisoning, which can be fatal.

FOOD POISONING

There were officially around 100,000 food poisoning cases in the UK in 2001, but the real number could be nearer 1.3 million since many cases go unreported. The most common type of food poisoning – campylobacter – is on the increase.

Most people with food poisoning attribute it to food prepared outside the home. The poor hygiene standards we found in some takeaways, and our similarly shocking findings about restaurants (see *Which?*, July 2001, p8), suggest that many more cases are waiting to happen. Part of the problem is that anyone can start selling food. There are no clear legal requirements for food hygiene training, and premises aren't always inspected before opening.

Are you taking away more than you bargained for from your local takeaway?

OUR VISITS

We followed environmental health officers (EHOs) on their routine inspections of 12 takeaways in London, Manchester and North Lanarkshire. We visited shops selling pizza, Indian food, fried chicken, fish and chips, Chinese food, and kebabs. Some were models of cleanliness, with kitchens that would leave Mr Muscle without a job. But others left us, and the EHOs, concerned about customer safety.

DISHING THE DIRT

In four takeaways, no staff had formal hygiene training, and in several others, only some staff were trained. We found many basic hygiene rules being ignored.

Dirty deeds In one Manchester kebab shop, staff were simply wiping down surfaces with a wet cloth, as they'd apparently run out of detergent. This simply redistributes germs. Equipment and surfaces in contact with food should be cleaned regularly with detergent, followed by antibacterial sanitiser or disinfectant to kill bacteria. Three of the other takeaways we visited were using only ordinary detergent to clean surfaces in contact with food.

Poor hygiene wasn't just limited to worktops. In a Manchester chip shop that we visited, the floor was filthy, with a build-up of food debris and grime. Bins in the alley behind the shop were overflowing with rubbish, providing a perfect breeding ground for bacteria and encouraging rodents and other pests. To make matters worse, the staff didn't wear uniforms or protective clothing, so any dirt or germs they picked up outside could easily contaminate the food.

Pest problems Before our visit to the Manchester kebab shop, a pest control contractor had made a routine call. He found cockroaches, so sprayed the premises. When we visited two weeks later, the floors were still littered with dead and dying ▷

TAKEAWAY TIPS

It's unlikely you'll ever get behind the scenes like we did, so it can be hard to judge whether your local takeaway has a good standard of hygiene, especially if your council doesn't publicise inspection findings (see 'Councils helping consumers', opposite). But there are some things you can look out for when choosing a takeaway.

FOOD FOES

- Overflowing bins or bags of rubbish
- Staff with dirty hands or fingernails, dirty clothing, or long hair that's not pulled back
- Dirty display cabinets, counters and other public areas
- Raw foods displayed or stored next to cooked and ready-to-eat foods, and staff using the same serving utensils and equipment for both
- Pre-packed food on display that's past its use-by date
- Food that's served lukewarm
- Kebab meat left on the rotisserie with the heat switched off.

FOOD FRIENDS

- Hot food should be piping hot, and cold food should be properly cold
- Empty dishes shouldn't just be topped up – a fresh batch of food should be brought out
- Self-service fridges should be cold
- Staff hygiene training certificates should be displayed.

If you're concerned about the hygiene at any food outlet, or have food poisoning that you think was caused by food from a restaurant or takeaway, report it to the environmental health department at your local council. EHOs can then investigate, and take action if necessary.

cockroaches. This timely visit from pest control meant the shop managed to escape immediate closure, which would have been the outcome if the EHO had spotted any live cockroaches.

The EHO demanded immediate action to reduce risks to customers. The cockroaches and food spilt on the floors had to be swept up to discourage more pests. The drainage area in the basement had to be cleaned, and holes in the walls plastered over to keep out pests. The pest control contractor was called back to spray any eggs or baby cockroaches that may not have been killed the first time round. Thankfully for customers, when the EHO returned later that week, there was no further sign of infestation, the cleaning had been done, and the repairs were under way.

Washing facilities The staff toilets in two takeaways we visited had no soap or hand towels. This is a basic but vital requirement for any premises serving food. Staff should wash their hands before and after handling food, and after emptying bins, taking breaks and going to the toilet.

> **We found inadequate handwashing facilities in two takeaways**

STORING AND HANDLING

The way staff in some takeaways were storing and handling food put customers at risk of food poisoning.

Fowl findings During our visit to a London Chinese takeaway, the EHO asked a member of staff to cut open a duck to check it was properly cooked through. The worker, who'd just been handling raw meat, simply rinsed his hands in dirty water, then picked up the duck. By doing so, he could have transferred salmonella from the raw to the cooked meat. The EHO ordered the duck to be thrown out.

Storage problems In the same takeaway, raw meat and fish were stored above salad in the fridge, so cross-contamination of bacteria from the raw foods was possible. Cleaning chemicals were stored above vegetables, so a spillage could have led to poisoning. We also found the containers used to store rice were disgustingly dirty inside and out, and many foods were kept in open packets – an invitation to pests to come and feed. The EHO advised the owner that if significant improvements weren't made, he would serve the takeaway with a formal improvement notice.

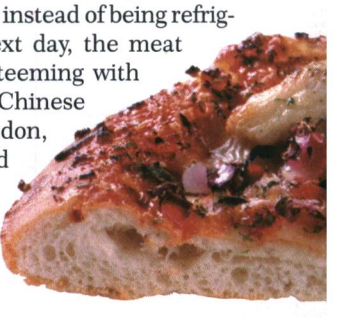
> **Food storage containers in one takeaway were dirty and left open – an invitation to pests and rodents**

Cross-contamination To stop germs spreading from raw to cooked or ready-to-eat foods, separate utensils, surfaces and chopping boards should be used. EHOs also advise using separate cleaning materials for different areas of the kitchen. Unfortunately, these weren't standard practices in all the places we visited.

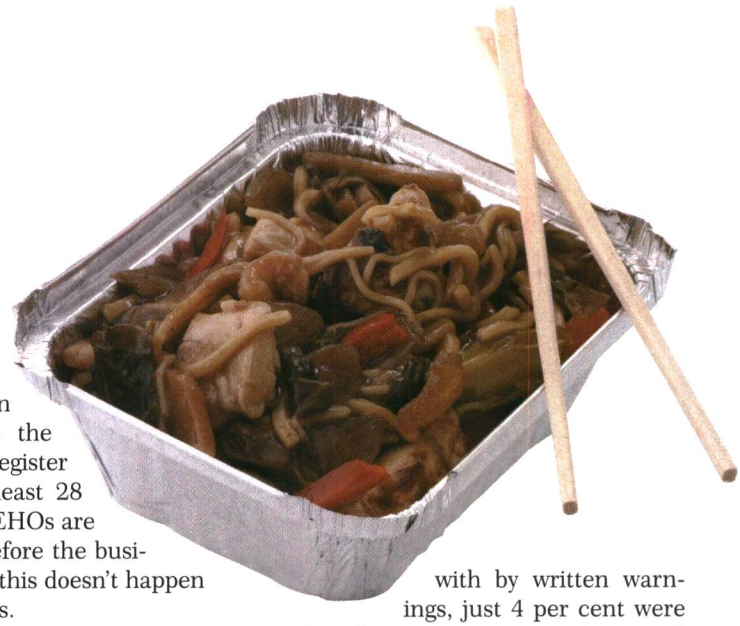
TEMPERATURE CONTROL

We found some takeaways weren't ensuring that food was kept at the temperatures required to guard against food poisoning.

Keeping cool Food should be chilled to below 8°C to stop or slow down bacterial growth. The longer cooked foods are left to cool without being chilled, the more time bacteria have to multiply. One bacteria can turn into one million in seven hours in warm temperatures. At the kebab shop with the cockroach problem, the doner kebab meat was left on the spit with the heat off overnight, instead of being refrigerated. By the next day, the meat could have been teeming with germs. And at a Chinese takeaway in London, we found cooked ducks left to cool for too long



PHOTOGRAPHY JAMES DUNCAN



before being refrigerated – again, increasing the risk of bacterial growth. The EHOs voiced similar concerns in other takeaways about the length of time that foods like rice and moussaka were left to cool.

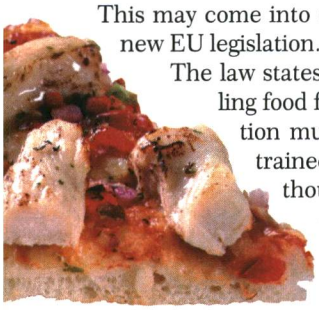
Cooking and heating Staff in some of the takeaways we visited told the EHOs that they used visual checks to find out whether food was properly cooked through. So, for example, they'd make sure sauces were bubbling and steaming, or that meat juices ran clear. However, food needs to be heated to 75°C or above for at least a couple of minutes in order to kill most harmful bacteria, and visual checks aren't enough to assess this accurately. Regular testing with a probe thermometer is what EHOs recommend, but none of the takeaways did this, despite some claiming to have a thermometer 'at home'.

Legally, hot food must be kept above 63°C until serving, to stop bacteria growing. If it's left below this temperature for longer than two hours, it should be thrown away. In one kebab shop we visited, pre-sliced meat was kept warm for long periods at low temperatures. These are ideal conditions for the growth of food poisoning bacteria.

The law doesn't require new food businesses to be inspected or approved before they open

LEGAL REQUIREMENTS

All food establishments have to meet basic requirements set out by the Food Safety Act and regulations covering food hygiene and temperature controls. They must identify potential food hazards and make routine checks to ensure that the food sold is safe. EHOs recommend a more stringent food safety management system, similar to the one that butchers are required to use. This may come into effect as a result of new EU legislation.



The law states that anyone handling food for public consumption must be instructed or trained in food hygiene, though this isn't checked before a business opens. In practice, anyone can start selling food to the public. They have to register with the council at least 28 days before opening. EHOs are encouraged to visit before the business opens, but often this doesn't happen due to lack of resources.

How inspections work Once a restaurant or takeaway is open, EHOs carry out routine hygiene inspections and also visit to follow up any complaints. Food premises are given a hazard rating, depending on the type of food they serve, the working methods, and past compliance with regulations. Premises deemed high risk should be inspected at least every six months, while the lowest risk premises have to be inspected at least once every five years. The kebab shop with the cockroach problem and the Chinese takeaway with dirty food storage conditions were both moved to the highest risk category following our EHOs' visits.

If EHOs find problems during any visit, they can demand improvements, usually by serving written warnings or more formal improvement notices. If owners don't take action, they can be prosecuted and, where there's an imminent risk to health, businesses can be shut down. A worrying 42 per cent of UK food businesses visited by EHOs in 2001 failed to comply fully with food law. Of these, 95 per cent were dealt with by written warnings, just 4 per cent were served with improvement notices, and fewer than 0.5 per cent were prosecuted.

COUNCILS HELPING CONSUMERS

Even if EHOs find that your local takeaway is dirty and unhygienic, you're unlikely to find out, as most councils don't publicise their inspection findings. Fortunately, some councils are bucking this trend.

Birmingham City Council's website, for example, gives information about all food traders that have been prosecuted, including all the gory details of EHOs' inspections.

East Northamptonshire Council takes this further. Its website details all the improvement notices served to local food businesses. The desire to avoid such negative publicity could provide an incentive for businesses to achieve and maintain high hygiene standards. We'd like more councils to follow this example.

FURTHER INFORMATION

www.birmingham.gov.uk Type 'food traders prosecuted' in the search box for full details

www.east-northamptonshire.gov.uk/eh/food_safety/improvement_notice.htm Details of improvement notices issues in East Northants

www.food.gov.uk/hygcampaign/ Food Standards Agency food hygiene campaign

www.food.gov.uk/enforcement/yourarea/ Lets you find contact details for your nearest EHO

OUR VERDICT

Our latest investigation supports our long-running campaign for food premises to be approved by EHOs before they open (for more details, see 'Food laws are a dog's dinner', p7).

We also think councils should publicise their inspection findings for all food premises. This would allow consumers to make informed choices about where to buy and eat food, and encourage businesses to raise their standards.

The Food Standard Agency is currently running a food hygiene campaign to help increase awareness of food poisoning risks. It's managed to achieve some reduction in food poisoning cases, but we think more of the campaign's £20 million should go towards ensuring that food hygiene rules are effectively implemented and enforced.

Finally, you can help improve food safety by reporting food poisoning to your GP or environmental health department.

Keeping track of your pension

Paying into your pension is the easy bit. Trying to work out what it's worth, and whether you need to save more, is another matter

Next time you receive a statement from your pension provider, don't stick it straight in the drawer – give it a second look. New regulations mean it should make more sense than usual. And, if you follow our guidelines below, you could find that it's an invaluable tool – keeping you up to date with how your pension fund is growing, and helping you plan for retirement.

If you have a pension plan, either through an employer or one you bought yourself, you normally receive an annual statement. But all too often, these are difficult to understand, full of jargon and daunting to go through. Basic information about charges, investment returns, and what pension income you're likely to receive can be buried away or simply not included. It's possible to wade through a small rain forest of paper and still be none the wiser about your retirement prospects. But, hopefully, this is all about to change.

Your new-look statement should make it easier to understand how much pension you might receive

THE NEW LOOK

New government regulations in force from last month mean that pension providers must make their statements more comprehensive and easier to understand. Opposite, we've given an example of how the summary page of your new pension statement might look, with explanations of the various sections. For more detail, see 'Interpreting your statement', overleaf. The new statements will be sent to everyone with a money purchase pension ('Money purchase pensions explained', p46, gives an explanation of these schemes).

Your new statement will have to provide you with a summary of your pension fund's current value, how much it's likely to have grown by the time you retire, and how much pension income the fund might be able to buy. The main change is the way that providers now have to calculate the pension you might receive.

The shock of the new The new rules mean that predictions of your likely pension income must take future inflation into account. This should help you to plan, but might come as a bit of a shock initially, as your statement will show a lower pension than you may have previously been quoted. Say, for example, that previous statements predicted that you'd receive an annual pension of £10,000 when you retire in 20 years' time. The new statement will show that, once inflation has been taken into account, this would be worth just £6,100 if you were receiving it today.

Your new statement should give a more meaningful estimate of what you'll be able to buy with your pension, by showing its equivalent in today's money. Of course, the predictions can't be completely accurate, as they're based on assumptions about investment returns, inflation rates, and the type of pension you'll end up buying with your fund.

Wake-up call The aim of the new statements is to make it easier to plan ahead. The government is also probably hoping that this more realistic estimate of pension income will act as a wake-up call to the many people who aren't saving enough for their retirement. Last year, we found that 46 per cent of people in our survey (see 'Our survey', left) weren't contributing to a pension scheme at all, even though on average people wanted to retire before the age of 60.

RAISING STANDARDS

We've based the layout of the statement summary, opposite, on an example produced by the Association of British Insurers (ABI), as part of its Raising Standards Quality Mark scheme. The scheme sets standards for financial providers, one of which is to give consumers clear and comparable information. For details of companies that comply with the scheme, visit the Raising Standards website (see 'Further information', p47). We looked at a sample of new statements from several of

OUR SURVEY

In February 2002, we surveyed 640 adults aged 15+, who were representative of the UK adult population. They were all either working or seeking work.

ILLUSTRATION LARS REHNBERG

PENSION STATEMENT

The current value of your pension fund. The value is usually calculated on the anniversary date of your pension plan. Sometimes statements also show the previous year's value. The statement should tell you if the transfer value of your fund is lower than the current value.

Jane Smith
Plan number: K1234567000, NI number: **JG 12 34 56**
Chosen retirement date: **27 October 2036**, aged **65**
Date of birth: **27 October 1971**

Your personal details. You should always check these are correct.

Your plan summary

We've sent this statement to help you review your savings for retirement. This page summarises the key information about your plan. The rest of the statement gives you more detailed information.

Your plan value

Current value on 30 April 2003	£2755.52
Last year's value on 30 April 2002	£1451.61

The amount that you (and your employer, if applicable) have paid into your pension fund during the last year. This includes tax relief.

Payments into your plan

Payments in the last 12 months	£1538.40
Total payments into your plan since it started	£3076.80

We would also like to see providers show how much you have paid in since your plan started, so you can compare this with the current value of your fund.

What you might get back when you retire

These examples are in today's prices. They take inflation into account to give you a better idea of what you could buy with your pension. These amounts are based on certain assumptions. They are not guaranteed.

Your fund might be worth	**This fund could buy you a pension each year worth**
£77,400	£3,680

An estimate of what your pension fund might be worth when you retire, assuming you (and your employer, if applicable) keep paying into the fund at the same rate, and that your investment grows at 7 per cent a year.

Your plan details

Commencement date of plan	30 April 2001
Monthly premium paid by you	£100
Tax relief added by the government	£28.20
Total monthly premium	£128.20

Not all statements will show this information on the summary page, but it should be shown somewhere. It reminds you what you pay in and the tax relief you receive. Any employer contributions should also be shown.

Calculations by Aqera

This is an estimate, in today's money, of the pension income you might receive when you retire. It assumes that inflation will be 2.5 per cent a year between now and your retirement. It also assumes your pension will increase each year in line with inflation, that you're married, and that your spouse will be paid half your pension if you die.

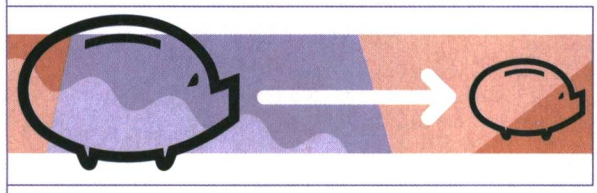
▷

Most people want to retire on 75 per cent of their income. Your statement will help you keep track of your progress

the largest pension providers, and found that some still aren't as clear as we would like. Those from providers with the Quality Mark were among the clearest. When you receive your statement, please contact Department TF by email or at our Hertford address (see p2) to tell us what you think of it.

INTERPRETING YOUR STATEMENT

In addition to a summary page like the one shown on page 45, your pension statement may include several



pages of information. We explain the important points to look for, and how to interpret them, below.

How much your fund is worth This is the value of your pension fund at the time the statement is sent. Some providers also show the value of your fund a year ago. At first glance, the current value compared with last year's might look pretty good, but don't forget the fact you have paid another year's premiums will have contributed to any increase in value. To find out whether your pension fund is showing a profit, check the value against the total premiums paid.

Transfer value Some pension providers make a charge if you want to transfer your fund to another provider. They take these charges out of your fund, meaning that the fund's transfer value will be less than the current value. If this is the case, your transfer value should also be shown clearly.

Payments into your plan Statements have to show how much has been paid into your plan over the last 12 months by you, and by your employer if applicable. We think it should also show the total amount paid into the plan since it started, so you can compare this with what your fund is now worth.

A pension is a long-term investment, so you don't need to worry too much about how much it's worth in the early years. But it's a good idea to keep an eye on what's happening. Pension providers should make it easy to work out whether your fund's value is consistently lower than the premiums you've paid. If it is, you might want to talk to your financial adviser or pension provider to see if you should be taking any action. For example, if your fund's performing poorly, find out whether this reflects what's generally happening in the market or whether it's unusual to your provider.

What your fund might be worth at retirement age This shows how much your pension fund might grow, assuming it achieves an investment return of 7 per cent a year. If you currently pay a regular premium, this figure will assume that you'll continue paying the same premium until you reach retirement. Your pension provider's charges are also taken into account when calculating this final fund value.

What pension your plan will provide This tells you what pension income you might receive when you retire. The amount shown assumes that

- inflation will be 2.5 per cent each year between the date of your statement and your retirement date
- your pension will increase in line with inflation
- your spouse will receive half your pension if you die.

If you're not married, or if your spouse won't need half your pension, you can ask for a new estimated pension, based on your specific requirements.

Charges The new rules mean that the estimates and projections on your statement must take into account the charges applied to your policy. However, there's no requirement for the statements to include any explanation about what charges are applied. We think it's vital that you're given information about charges in a

WRITE BACK

If you have comments or questions about anything you've read in *Which?* this month, contact us at writeback@which.net. We publish some of your questions in 'Write back', p4, and more online at www.which.co.uk/whichextra

MONEY PURCHASE PENSIONS EXPLAINED

The new rules about statements apply only to money purchase pension schemes. You might have a money-purchase pension through your employer, either as an occupational scheme or a group personal or stakeholder scheme. Alternatively, you may have bought a personal pension or stakeholder pension independently or through a financial adviser.

With a money-purchase pension, any contributions from you and your employer are usually invested in stock market-based investments. The fund built up from the investments is used to provide you with a pension. This usually involves buying an annuity (a type of insurance policy that pays you a regular income) with your fund when you retire.

The size of your fund at retirement depends on how much you've paid in, the returns on your investment, and the charges you pay to the pension provider. The size of the pension you end up with depends on the size of your fund, the annuity rates at the time you retire and the type of annuity you buy with the fund (see 'Funding the future', *Which?*, January 2003, p40, for more details).

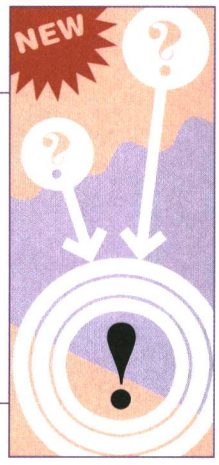
Old-style personal pensions known as retirement annuity contracts work like money-purchase pensions, but aren't covered by the new legislation.

FINAL SALARY SCHEMES

These schemes, offered by some employers, work differently from money purchase schemes. Your pension depends on the number of years you've been in the scheme and your salary at retirement.

If you belong to a final salary scheme, you will usually already be receiving statements that show your expected pension in today's money, as it's shown as a percentage of your current salary.

format you can easily understand. The statements should make it clear how much of your contributions have gone towards paying charges, rather than directly into your pension fund. Currently, only some providers explain this, even on the new-style statements that we've seen. You'll need to look carefully for the information, as none of the providers includes it on the summary page. If your next pension statement doesn't give clear details about charges and how they're applied, contact your provider and ask for this information.



The new statement might be a shock at first as it takes inflation into account. £10,000 in 20 years' time is worth only £6,100 in today's money

TAKING CONTROL OF YOUR PENSION

Making provision for your retirement is a complex business. Your pension statement can be a useful planning tool, and the new-style statements should be easier to use. However, your statement on its own won't give you the full picture.

How much pension will you need? Whether you're just starting to save for retirement, or have had a pension plan for several years, it helps to have some idea of what you're aiming for. Think about how much income you're likely to need in retirement so you can judge whether you're on track or need to save more.

In our survey last year (see 'Our survey', p44), people told us that, in order to have a comfortable retirement, they'd need a pension that paid 75 per cent of their current income, on average. Only around a fifth of people would be happy with anything up to 50 per cent of their current earnings. However, these goals might not be completely realistic. Currently, the average income for a single pensioner is just 44 per cent of average earnings.

State pension To plan for the future properly, you need an idea of how much pension you might get from the state, as well as what your private pension will provide. Almost everyone is entitled to some state pension, but our survey found that many people overestimate how much they might receive. To ensure people have more realistic expectations, the government is working to produce combined pension statements that give details of both your state and private entitlements. Currently, only certain employers and pension providers are participating in the scheme.

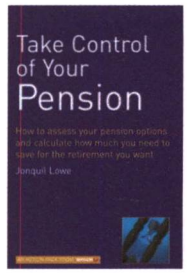
Even if your employer or pension provider isn't yet producing combined statements, you can still get information about your state pension. As long as you're at least four months away from retirement, the Department for Work and Pensions (DWP) will provide a forecast of your state pension. To request your forecast, contact the DWP (see 'Contacts', p58, for details) and ask for form BR19. The forecast will tell you, in today's money, how much state pension you've built up so far, and how much you can expect to receive at state retirement age if you carry on contributing as now.

Helping you to plan We've produced a new action pack, which shows you how to assess your pension options, and how to calculate how much you should be saving now in order to have the retirement you want. It contains calculators to help you work out how much income you might need, and gives examples of different pension statements and how to interpret them. See right for details of how to order a copy.

Also useful is the online pensions calculator (see 'Further information', below) developed by the ABI and the Financial Services Authority. This helps you work out how much income you might need when you've retired, and how much you need to save now in order to achieve this.

WHICH? BOOKS

For more information and advice about planning for retirement, get a copy of our new publication, *Take Control of Your Pension* (£10.99). To order, call **0800 252 100** and quote PENAP (BKPW05).



FURTHER INFORMATION

www.fsa.gov.uk The Financial Services Authority
www.dwp.gov.uk The Department for Work and Pensions
www.pensioncalculator.org.uk
www.raisingstandards.net The ABI's Quality Mark scheme

OUR VERDICT

We welcome the new regulations for pension statements. They're part of the long process of ensuring that financial providers give clearer and more meaningful information to the people who need it most – their customers.

However, the new statements that we've seen so far don't all provide information in the same format, and some are much harder to follow than others. We'd like providers to keep improving the clarity of statements, particularly the explanations of charges, and to ensure they include the extra information we've suggested on p45.

It's worth taking time to look through your new statement when it arrives, and to use it to help you plan ahead. If there's something in it that you don't understand, or if any information is missing, query this with your pension provider or employer, and don't give up until you get the information you need. And please tell us what you think of your new statement.

Hopefully, combined statements, with both state and private pension details, will soon be standard practice. In the meantime, get a state pension forecast to help with your plans.

HEY PRESTO HOMES

We were inundated with volunteers for our 'home automation' trial. But we wanted to know – was it worth the effort?

Have you ever considered being able to control your home from a computer or the comfort of your couch? You may have a remote control for your TV or hi-fi, but you don't have to invest in lots of expensive technology, new domestic appliances, or even major rewiring to automate other aspects of your home.

HOME AUTOMATION

We invited *Which?* readers Pat and Graham Wood, and their daughters Fiona, Laura and Natasha, to try out a home automation starter kit, £200. The kit just plugs in – so you could use it to automate anything that plugs into a wall socket. We added some extras – a curtain rail that can be controlled at the push of a button and an infrared movement sensor. We dropped it all off with the Woods and left them to it. Six weeks later we went back to find out how they got on.

HOW IT WORKS

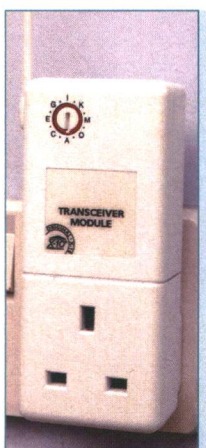
The kit we gave the Woods is called 'X10'. It's available from B&Q, or as separates from dealers such as Laser or Let's Automate. Most of the kit uses mains sockets and wiring to enable electrical appliances to be controlled remotely. To get started you need a transmitter/receiver (a transceiver), an X10 adaptor plug and a remote control.

Transceivers plug into an electrical socket and direct the signal from your remote to the appliances you've linked into the X10 system. So your remote sends a signal to the transceiver, which turns it into an X10 signal that travels through the mains to control the appliance.

1 THE ADAPTOR PLUG

You can link an appliance, such as a difficult-to-reach lamp, into the system by plugging it directly into the transceiver, or into an X10 adaptor plug. You're then ready to start operating it with an X10 remote control.

Plug the appliance into the adaptor



The transceiver in the bedroom made a loud clunk

2 SETTING UP

The Woods found it easy to get started with the kit. Setting it up was a family affair – they found it useful to have one person operating the remote and another checking that appliances were turning on and off as expected. But organising appliances to work the way they wanted them to took a bit more time and effort.

The Woods set up their electric blanket so that they could turn it on and off using a remote control from any room in the house. But, even when the system was up and running, there were uncertainties about whether it was working the way they wanted it to: 'If we turned the electric blanket on upstairs, using the remote control downstairs, we didn't know whether it had come on or not. If there was a light on the remote to show that it had sent the signal, then that would be good.'

They got a surprise when they fitted the transceiver in the bedroom to control the blanket. 'The transceiver attached to the electric blanket makes a loud clunk. It made me jump last night when I was in bed with the newspaper.'

3 WIRED FOR LIGHT

In addition to the basic kit, we bought the family some X10 items that couldn't simply be plugged in. One of these was a light switch which, once wired in, would allow the family to control the ceiling lights with the remote. Graham felt confident enough, with his DIY background, to wire this in himself, and used it to replace the traditional light switch on the landing. Doing this does require electrical know-how. The family can now control the landing light using a remote, or program it to come on and off at set times. The new switch also has a dimmer function.

The landing lights can be controlled with a remote

PHOTOGRAPHY JOHN TRENHOLM, STUDIO 21

4 ANYONE FOR TEA?

The Wood family wanted to be able to turn on the kettle without having to be in the kitchen. It wasn't easy to set up, but the family liked the end result: 'One of our daughters gets up very early for work, 6.30, and she can pop the kettle on from upstairs while she's getting dressed, ready to make a cup of tea.

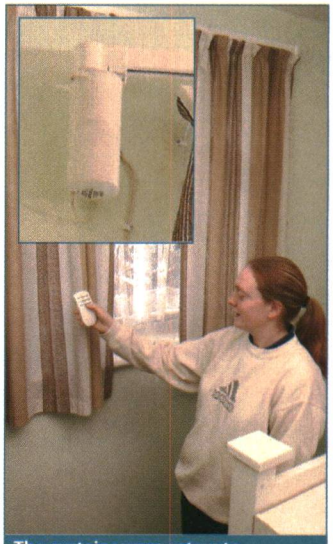
The problems in setting up the kettle arose because they had to find a way to work round the kettle's on/off switch. 'To rig the kettle up we need to fill it with water and turn it on as normal. We then turn the kettle off again using the remote – this leaves it ready to be turned on with the remote control when we want a cup of tea. Whoever uses the kettle now leaves it set up ready to go each time.'

The family initially had problems setting the kettle up to work with the remote control

5 REMOTE CONTROL CURTAINS

Graham's DIY skills were called on again to attach the motorised curtain rail. 'It was easy to put up,' he told us. 'Once I'd taken the old rail down, it was just a case of attaching the new one to the wall with screws. There's no wiring as you simply plug it into a socket – so you need to have a socket nearby.'

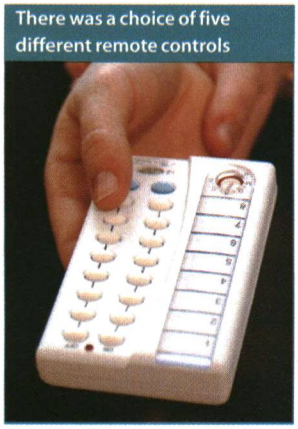
The Woods set their curtains to open and close using its timer, and only one family member had reservations: 'The motor makes a bit of a noise, especially at 7am when everything's quiet. It woke Fiona up so she asked us to reset it for a bit later.' The curtains were from a company called Silent Gliss, and can be used independently, or plugged into the X10 system.



The curtains were set up to open and close using a timer

6 STAYING IN CONTROL

Once the appliances you want to automate are plugged into the X10 system, there are several ways to control them. The family had five different styles of remote control to try out but preferred the Home Control HR10 which they found easy to work and which had a reliable signal strength. It could operate up to 256 separate household appliances.



There was a choice of five different remote controls

The family found that not all the remote controls were equally reliable. The keyring remote was one example: 'We could turn the electric blanket on from downstairs using the keyring remote, but when we got upstairs we found it wasn't strong enough to send the signal downstairs to the transceiver to turn the blanket off again. And from the bedroom we couldn't turn the landing light on when the transceiver controlling it was downstairs.'

7 THE COMPUTER OPTION

Software lets you control the appliances you've automated via a PC. Although the Woods installed the software, they didn't think they'd use it unless they were going on holiday and wanted to program appliances to come on for security reasons. They were happy controlling most things with their favourite remote control, but they did consider using the software to set the washing machine and dishwasher to run during the night to take advantage of the cheaper night-time electricity.

8 WHAT'S THE TIME, MR WOLF?

We gave the family a movement sensor which they put upstairs on the landing. They set it to send a signal that would turn the landing lights on for a couple of minutes if it sensed someone moving about on the landing during the night – handy for trips to the toilet. But not everything went according to plan. Graham told us: 'We linked the movement sensor into the landing light so that the light came on for a minute or two when it detected movement. But it did its own thing. The lights just came on in the middle of the night.'

We later took the unit back to the lab to examine it, and found that it was faulty.

Finding the optimum location for this module is tricky – you have to find it by trial and error to get the best results.

THE VERDICT

Overall the family found it easy to set up the home automation kit and get their household appliances running. It was also easy to change them around, so if someone was sick in bed, the appliances in their room could be automated to make life easier.

But the family was disappointed to find that the X10 system didn't work with their energy-saving bulbs: 'We tried to wire in the wall light switch to the low energy light bulbs in the ceiling in the dining room but it didn't work.' The family thought that the X10 adaptors were chunky, too, so you've got to have enough room for the plug and the adaptor in places where sometimes space for plugs is tight.

We asked the Woods what they thought it was most useful to automate. The kettle was a winner, as was the electric blanket. The movement sensor got the thumbs up (although the one that came with our kit was faulty), as did being able to turn four sets of lights on or off with one flick of the remote, and being able to control remotely the landing light and the curtains.

Despite the advantages, the Woods were sceptical about whether they'd have bought the kit themselves: 'At around £200, probably not. But I would certainly buy a couple of bits that are sold separately, for example, to work the electric-blanket from downstairs.'

HOME HELP

Patricia thought the X10 could help people with mobility problems: 'I can see it would be useful to have the electric blanket on remote and to control sockets or lamp switches that are difficult to get at. It can save you having to bend down to turn things on and off, or going upstairs to do something.'

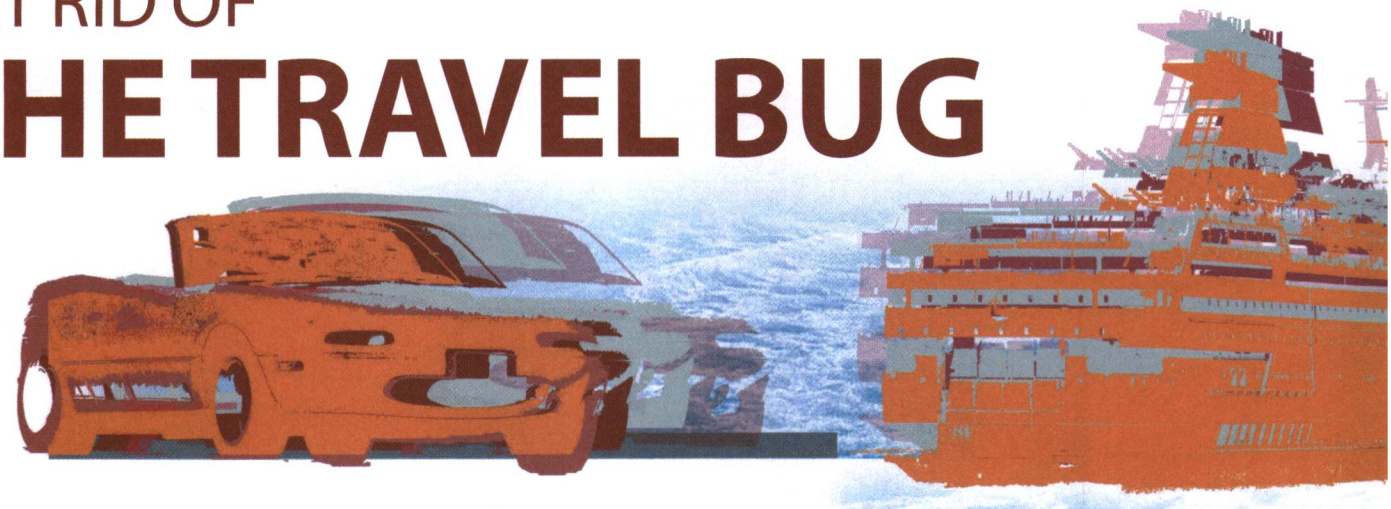
If you do run electrical appliances automatically, fit a smoke alarm nearby for safety.

At around £300 the automated curtain rail was deemed an unnecessary luxury, 'especially as we can do it manually without exerting ourselves.'

WHAT THE FUTURE HOLDS

Home automation is in some ways the forerunner to 'smart' or 'intelligent' homes. You can add an X10 system to your home without too much upheaval, but smart homes tend to be purpose-built or completely renovated with dedicated technology incorporated into the building's structure.

GET RID OF THE TRAVEL BUG



Follow our tips to beating travel sickness and every journey should be plain sailing

More than 30 years have passed since man first landed on the moon, but in evolutionary terms it's still early days for humans and automated travel. That's why even a bus ride can cause some of us to be violently ill. The symptoms of travel sickness are easily recognisable – clammy hands, shivering, and the inevitable vomiting. And, of course, stale air, florid upholstery and an uncomfortable proximity to strangers can make things even worse. But, before you cancel that coach tour to Bratislavia, read on to find out how you can avoid reaching for the sick bag.

WHAT IS TRAVEL SICKNESS?

Travel or motion sickness is thought to occur when different parts of the body, such as the eyes and the balance mechanism in the inner ear, send conflicting signals to the brain, triggering its 'vomiting centre'. It also happens where these signals conflict with the brain's expectation of 'normal' motion. This can

CONVENTIONAL REMEDIES

Most over-the-counter remedies work by inhibiting stimulation of the brain's vomiting centre, and by controlling nerves in the brain's balance centre and the gut. The two types of drug most commonly used in travel sickness preparations are antihistamines and anticholinergics (also known as antimuscarinics). Both act on travel sickness in similar ways, but have different attributes (see box below).

ANTIHISTAMINE	ANTICHOLINERGIC
● Usually cause drowsiness	● Less likely to cause drowsiness
● Slow to act	● Fast-acting
● Long-lasting	● Short-lived effect
● Few side effects	● More side effects
● Take before symptoms occur	● Some can be taken once nausea begins
● Some suitable for children	● Unsuitable for children under four

ANTIHISTAMINES

Different remedies use different antihistamines, all of which are likely to cause drowsiness. We've listed them from the most to the least sedative.

Phenergan tablets 10mg (10p per adult dose)
Active ingredient Promethazine hydrochloride, which is a strong sedative
When to take The night before you travel
Effects May last for 12 hours
Children Children of two and above should be given Phenergan Elixir (13p to 65p per dose, depending on the child's age)

Avomine tablets (20p per adult dose)
Active ingredient Promethazine theoclate BP
When to take The night before travelling
Effects May last longer than Phenergan
Children Not suitable for children under five

Stugeron TM 15 tablets (33p per adult dose)
Active ingredient Cinnarizine, which causes less drowsiness than either form of promethazine
When to take Two to four hours before travelling
Effects May last for up to eight hours
Children Unsuitable for children under five

Sea-Legs tablets (39p per adult dose)
Active ingredient Meclozine hydrochloride – the least sedating antihistamine we looked at
When to take The night before a journey
Effects May last for up to 24 hours
Children Not suitable for children under two

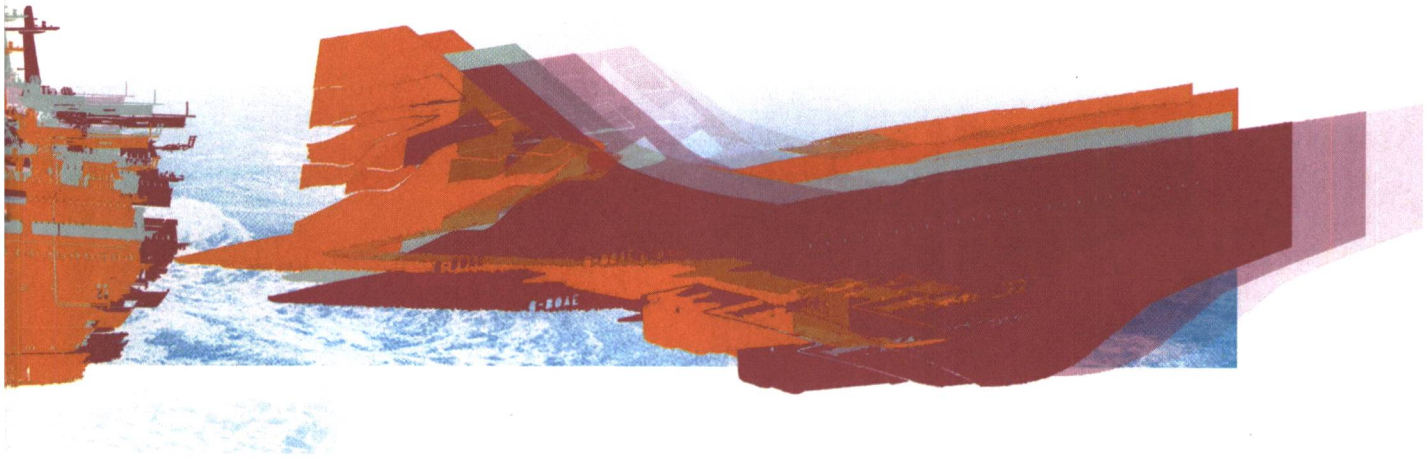
Different remedies seem to work for different people

ANTICHOLINERGICS

All the anticholinergic travel sickness remedies we looked at use the same active ingredient, hyoscine hydrobromide. All share the possible side effects of a dry mouth, blurred vision, confusion, difficulty passing water, dizziness, and drowsiness, so our experts considered them less suitable for children than the antihistamine preparations.

The main differences between the remedies are their prices and the form they come in. Boots Travel Calm (22p per adult dose) and Joy-Rides (36p per adult dose) are chewable tablets, and Kwells tablets (19p per adult dose) 'melt in the mouth'. There's also a children's version, Kwells Kids (19p per dose), with half the amount of active ingredient. Tablets should be taken half an hour before travelling, and effects can last for around six hours.

PHOTOGRAPHY ROBIN BECKHAM, NEVILLE CHADWICK, STUDIO 21 ILLUSTRATION LIZ COULDWELL



occur on any form of transport but is more likely where there's heightened movement, for example on rough seas or during turbulence. Anxiety, such as fear of flying, can worsen symptoms.

Travel sickness is particularly prevalent among children between two and 12, and women are more susceptible than men, especially during times of increased hormonal activity such as pregnancy.

HOW TO TREAT IT

Fortunately, there's a wide range of products, both conventional and complementary, for treating travel sickness. We asked eight experts – two pharmacists, two herbalists, two homeopaths, and two acupuncturists – to assess the effectiveness of various travel sickness remedies, based on available evidence. We also asked you for your experiences of coping with and treating travel sickness. Our experts' and readers' testimonies indicate that certain remedies seem to work better for some people than for others, so be prepared to try a few before you find the one for you.

All the products we've looked at are available without a prescription and are designed for self-treatment. If you suffer from any medical conditions, take any other medication, or are pregnant, consult your doctor before using any of the remedies.

LIFELONG AFFLICTION

Brian Tanner's never been able to stomach travelling as a passenger in buses, cars or ships. Now in his late sixties, Brian has seen first-hand how much travel sickness remedies have changed over the years.

In 1956, he was one of the first people in the UK to try the antihistamine dimenhydrinate, when it was made available on a trial basis. He found it made coach travel bearable by knocking him out until he reached his destination.

Sedation was better than sickness, but Brian was still hoping for something that would let him stay awake. He first tried homeopathic remedies in the late 1970s. 'They were as effective as dimenhydrinate, and I was able to see much more of the landscape during the journey,' he told us. He hasn't looked back since, and still takes Nelsons Travella (see 'Homeopathic remedies', below) on every trip.

HOMEOPATHIC REMEDIES

Homeopathy aims to treat the whole person, not just individual symptoms. It uses ingredients that produce symptoms similar to those caused by an illness, but in tiny quantities. Trials show benefits over placebos, but more research is needed on effectiveness for specific conditions.

Remedies are usually available from health food shops and pharmacies. They come in various forms including tablets, granules, powders and tinctures. Homeopaths tend to prescribe remedies according to individuals' overall symptoms. Several preparations may be suitable for travel sickness, depending on the symptoms that accompany the nausea and sickness, as described below.

Cocculus A need for fresh air, combined with an aversion to food.
Nux Vomica Irritability, sensitivity to noise and lights, heartburn, flatulence, and not being able to vomit.
Petroleum Salivation, feeling cold, and an empty feeling in the stomach.
Sepia An empty feeling in the stomach, and nausea and sickness that's worse in the morning or after food. Recommended for travel sickness while pregnant.
Tabacum Paleness, a sinking feeling in the stomach, and nausea caused by even the least amount of motion.
Nelsons Travella (12p per adult dose) combines seven different homeopathic ingredients, including all those mentioned above except sepia. Our experts felt it should be able to treat a broad range of travel sickness symptoms.

Cocculus (left) and Nelsons Travella are examples of homeopathic remedies that can help with travel sickness

HERBAL REMEDIES

Herbal medicine uses the healing properties of plants to treat illnesses.

Ginger has long been recognised as an effective remedy for nausea and vomiting, and there's some evidence that it can treat travel sickness. It has no common side effects, although large amounts may cause heartburn.

It can be taken in a number of forms. Readers told us they take ginger biscuits, cordial, tablets, capsules, and essential oil. Our expert herbalists recommended the following.

Candied stem ginger, available from health food shops. Take one or two pieces every hour while travelling.

Ginger tincture, available from health food shops and specialist herbal outlets. Dilute and take both before and during a journey according to the dosage instructions.

Ginger tea, made by simmering five 50p-sized slices of fresh root ginger in 500ml of water for about half an hour. Add lemon or honey once strained to improve the flavour. Drink between half and one cup during a journey to help reduce symptoms.

ACUPRESSURE BANDS

Acupressure involves the stimulation of key places on the body, known as acupuncture points, to relieve symptoms.

Acupuncture is commonly used to treat nausea and vomiting, by inserting fine needles in the P6 acupuncture point, situated on the inner side of the wrist. Clearly, it's not normally practical to undergo acupuncture while travelling, but acupressure is an easy alternative. It works in the same way, but uses pressure rather than needles.

Our expert acupuncturists looked at three acupressure products designed specifically for travel sickness. They share the same basic design – a wrist strap with a button inside to exert pressure on the P6 point. The experts agreed that they offer a safe, non-invasive alternative to other remedies, though one felt that taping a mustard seed to the P6 point on your wrist and pressing it regularly could achieve a similar effect.

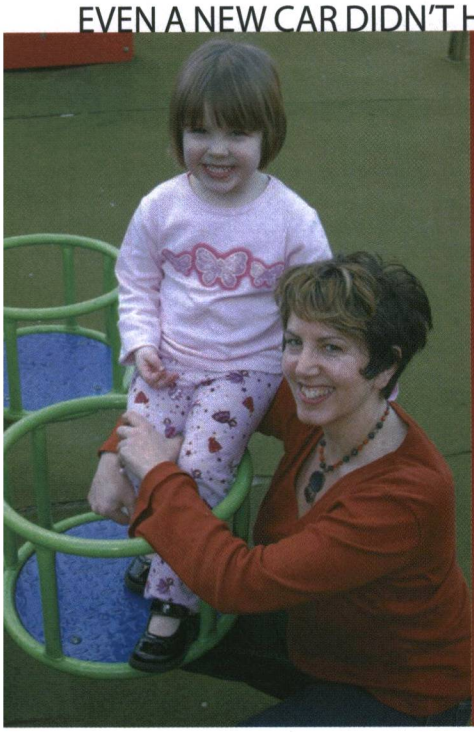
SEA BANDS (£7.99 per pair) and **BOOTS TRAVEL BANDS** (£8.39) are a soft elasticated strap with a plastic button inside. Trials have shown they're effective, and our experts thought they were comfortable and convenient. The products are virtually identical, but the Boots bands come in both an adult and children's version.

ACUSTRAPS (£3.99 per pair) are stiffer, and have an adjustable Velcro-style fastening, which allows you to alter the pressure according to the severity of your symptoms. The manufacturers couldn't provide our experts with any specific evidence for the bands' effectiveness.

As with other treatments, the effectiveness of acupressure wristbands is likely to vary from one individual to another. Your experiences testify to this. Wendy Larkin 'found them worse than useless', while Barry Norman told us they're 'the one thing that has worked for me at sea'.

Acupressure bands may look odd but they do the trick for some travel sickness sufferers

EVEN A NEW CAR DIDN'T HELP...



Most new babies are sick from time to time, but Deborah Day soon realised there was more than trapped wind upsetting her daughter Alicia. Every time they set off on a journey, whether by bus or car, to the shops or on holiday, Alicia was violently sick.

Deborah tried everything she could think of: ginger biscuits, acupressure bands, homeopathic tablets, moving the car seat. Things got so bad that she even swapped her car for a roomier people carrier. 'Even I admit that it was a bit drastic,' she says, 'although if it had worked, it would have been worth it.'

Finally, when Alicia was old enough to try conventional remedies, they eventually struck gold with Joy-Rides tablets. Well, silver, perhaps. 'Sometimes they last for four hours, other times only for two,' Deborah explained, 'but we're just grateful to find something that works at least some of the time.'

TOP TIPS FOR AVOIDING TRAVEL SICKNESS

Try these tips from our experts and other readers

FOOD AND DRINK

- Avoid alcohol or fatty foods before you travel
- Eat a light meal before you start your journey.

WHERE TO SIT

- In a car, sit in the front and concentrate on the road ahead, rather than looking at the passing scenery
- In a bigger vehicle, such as a coach, sit in the middle – you're less likely to feel movement than in the front or back
- On a ship, stay on deck and look at the horizon or below deck with your eyes closed
- In a plane, sit near the front or by the wings where you'll feel less movement.

WHAT TO DO

- If possible, keep the vehicle well ventilated
- Take deep and controlled breaths
- Don't read but do try to divert your attention by listening to music
- Ask other people not to mention the subject.

AND IF ALL ELSE FAILS...

...some of the more unorthodox suggestions from *Which?* readers include the following:

- sit on a newspaper
- stick a plaster over the hollows behind your jaw bone
- put an angelica leaf on the back shelf of your car.

BEST BUYS

SET-TOP BOXES ON TEST

We've put six of the latest Freeview set-top boxes through their paces to see how they measure up

Last October we tested the first set-top box converters for Freeview, the new digital TV service (see 'Digital daze', *Which?*, October 2002, p30). Half a million converters have been sold and several new models launched since then. (For more on Freeview, see www.freeview.co.uk.)

All the boxes we've tested deliver good pictures and sound but differ in terms of their features and ease of use. All can connect to your TV via a Scart connector. The more versatile have two Scart outputs, which makes hooking them up to other equipment, like your VCR, easier. You can't record one digital channel while watching another digital one (but see 'Pace Twin', right). All these converters can receive over-the-air software upgrades so additional features and improvements can be added. You'll normally get an on-screen prompt when one occurs.

We've checked the technical performance of all the converters and assessed how easy they are to set up and use – their remote controls and implementation of on-screen menu systems and TV guides varies. We also checked how easily and swiftly they allow access to interactive features and text pages.

The Netgem i-Player has a unique extra feature. It connects to your phone line, at local rates, so you can surf the internet or use email on your TV screen. We were quite impressed with this feature, though some websites look better than others. We'd recommend you get the optional cordless keyboard (£30), especially for email, as typing using the remote control is laborious.

PACE TWIN

The Pace Twin Digital TV Recorder, £350, can record around ten hours of viewing on its internal hard drive – storing TV programmes on to its memory in much the same way as information is stored on the hard drive of a computer. It also has two digital tuners, which means you can watch one digital channel while recording another, which is a real breakthrough in Freeview set-top-box flexibility.

This box can be programmed to record using the electronic programme guide (EPG). At the moment the EPG service tells you only what's on 'Now' and 'Next', but a full EPG is due later this year.

We borrowed a box from Pace: it's well thought out with good recording quality – comparable with DVD recordings from digital TV. But it will really come into its own once the full EPG has been launched.

SET-TOP BOXES	Goodmans GDB2	Hauppauge DEC1000-t	Labgear DTT100 SetPal	Netgem i-Player	Nokia Mediamaster 221T	Thomson DTI 1000
SPECIFICATION						
Price (£)	80	100	100	130	130	100
Dimensions (wxdxh) (cm)	30x21x5	16x15x4	25x18x6	31 x 16 x 5	25 x 28 x 8	25 x 15 x 4
FEATURES						
Number of Scart sockets	2	1	1	2	2	2
UHF modulator 1▷		✓	✓		✓	See[1]
UHF loopthrough 2▷	✓	✓	✓	✓	✓	✓
Timer 3▷	✓			See[1]	✓	✓
Analogue audio output 4▷				✓	✓	✓
Digital audio output 4▷				✓	✓	
Controls on box 5▷					✓	✓
Parental locks 6▷	✓	✓		✓	✓	✓
EASE OF USE						
Setting up	☆	☆	☆	☆	☆	○
Remote control	○	○	○	○	☆	◒
Everyday use	○	◒	◒	○	☆	○
Interactive features	☆	☆	☆	○	☆	☆
Text	☆	○	○	○	☆	☆
TOTAL TEST SCORE (%)	**67**	**50**	**50**	**58**	**88**	**72**
INFORMATION						
Additional notes/ update since our test				Box allows internet access 1 To be added		1 Now added

NOTES
Models highlighted in **red** are in the Best Buy guide, right.
Features
1 Essential if your TV doesn't have a Scart socket
2 This means that it allows recording of an analogue channel while watching digital (and vice versa)
3 Allows recording from more than one digital channel while out
4 For connecting to hi-fi or surround sound systems
5 Useful when you lose the remote control
6 Restricts channel access

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

BEST BUYS

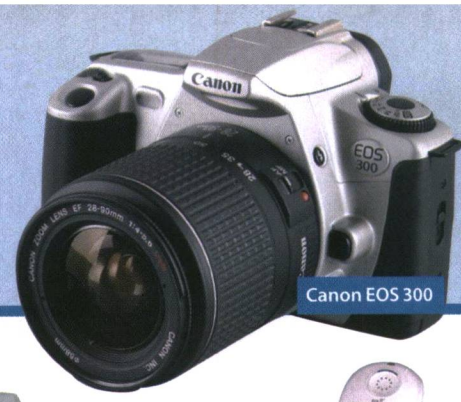
The converter offering the best combination of features and ease of use is the **Nokia Mediamaster 221T, £130**. It's feature-packed, with good ratings throughout. However, it's expensive so, for a cheaper, more basic box, consider the **Goodmans GDB2**. At **£80** from Comet, it's currently the cheapest on the market and, though lacking some features and not as easy to use as the Nokia, does the job well. Your TV must have a Scart input, though. If you want a Freeview converter that allows internet access, the Netgem i-Player concept may appeal.

Three boxes (not Best Buys) from our previous test in October 2002, the Daewoo DS-608P, Grundig GTD 1500 and Panasonic TU-CT20, are still available for around £100.

Some former Ondigital/ITV Digital boxes are still being sold, but you should avoid these as they are slow and cumbersome. ▷

best buymonitor

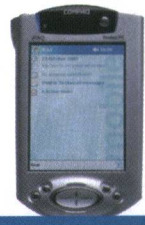
Each month, we keep you up to date with the cheapest prices for Best Buys from past tests which are still available. Copies of past articles can be found at www.which.co.uk/whichextra



Canon EOS 300

Minolta Riva Zoom 115

Nikon Coolpix 885


Compaq iPaq H3970

SonyEricsson T68i

Canon MPC400

BT Diverse 4010 Executive SMS

BEST BUY MONITOR

	Best Buys	Price (£)	Where to buy on the high street	Web price (£)	Where to buy online	Notes
COMPACT CAMERAS Last report December 2002 Next update December 2003						
35mm	Minolta Riva Zoom 115	99	John Lewis	93	unbeatable.co.uk/which	A Best Buy for two years running, the 115 is one of the smallest 35mm cameras around. It has a 37.5 to 115mm zoom range.
	Minolta Riva Zoom 160	170	Littlewoods	151	unbeatable.co.uk/which	Almost identical to the '160 Date', the highest scoring model in our last report. Its zoom range is 37.5 to 160mm.
	Olympus Superzoom 80G	70	Jessops	62	unbeatable.co.uk/which	The Superzoom's high-street price has fallen by £10 since our tests, so it's even more of a bargain. Its zoom range is 38 to 80mm.
APS	Fujifilm Nexia 230 ix Z	50	Dixons	40	unbeatable.co.uk/which	Good picture quality, though not as good as any of the 35mm Best Buys. Its high-street price has fallen by £20 since our tests.
Discontinued or significantly altered Best Buys Fujifilm Zoom Date 90						
DIGITAL CAMERAS Last report September 2002 Next report September 2003						
	Nikon Coolpix 885	280	Jessops	298	internetcamerasdirect.co.uk	An easy-to-use 3 megapixel model with good picture quality. One of the faster cameras on test for downloading images.
SLR CAMERAS Last report May 2002						
	Canon EOS 300 with 28-90mm 4/5.6 USM lens	*299*		235	buyacamera.co.uk	Matches the Nikon Best Buy on many fronts though, overall, picture quality isn't as good. Being replaced by the EOS 300V.
	Nikon F80 with a 28-100mm lens	370	Dixons	376	unbeatable.co.uk/which	Now most widely available with a 28-100mm, rather than the 28-80mm lens which featured in our report. An excellent camera.
Discontinued or significantly altered Best Buys Pentax AZ-30						
MOBILE PHONES Last report December 2002 Next update July 2003						
	Motorola V66i	0[1]	Carphone Warehouse	0[1] 173[2]	thelink.com directmobileaccessories.com	Good choice for a relatively inexpensive prepay phone. Includes triband and built-in radio. It's not great for texting, though.
	SonyEricsson T68i	0-80[1], 220[2]	Carphone Warehouse	0-50[1] 190[2]	comet.co.uk directmobileaccessories.com	A Best Buy for two reports running. It has plenty of the latest goodies and excellent reception in weak signal areas.
Discontinued or significantly altered Best Buys Nokia 6310						
PDAs Last report January 2003						
Pocket PC (Microsoft)	Compaq iPaq H3950	380	Dixons	390	currys.co.uk	Most Pocket PC models are similarly matched. The H3950 stands out slightly as being easier to use and solidly built.
	Compaq iPaq H3970	400	Carphone Warehouse	453	currys.co.uk	Exactly the same as the H3950 but with Bluetooth built in. Note that using Bluetooth will significantly shorten battery life.
Discontinued or significantly altered Best Buys Sony Clié PEG-SL10, Sony Clié PEG-SJ30						
MULTI-FUNCTION PRINTERS/SCANNERS Last report March 2003 Next report (single-function printers) July 2003						
	Canon MPC400	180	John Lewis	186	dabs.co.uk	High-street price has fallen by £70. A good printer, but scanning is poor on curved materials, such as books, and text recognition.
	Canon MPC600f	*270*		262	dabs.co.uk	Also incorporates fax function. Like the MPC400, its printing is good but it's let down by the same aspects of scanning.
	HP Officejet D135	*285*		281	dabs.co.uk	Also incorporates fax function. High-street price has fallen by £85 since our tests. Good printing and versatile scanning.
	HP PSC 2110	149	John Lewis	144	comet.co.uk	Similar scanning abilities to the Officejet D135. Received the best overall score for printing, thanks to its versatility.
CORDLESS TELEPHONES Last report March 2003 Next report March 2004						
Digital	Binatone MD 1000	50	B&Q	55	diy.com	Handset can store 40 numbers. It has a slightly quieter handset than the other Best Buys, but has cheaper additional handsets.
	BT Diverse 4010 Executive SMS	70	Co-operative Group	94	currys.co.uk	Large operating range and the best sound quality on test. Good range of features, including texting and 200-number memory.
	BT Freestyle 2010	60	Comet	55	amazon.co.uk	Can store 27 numbers, including seven on the base unit. It's the only Best Buy which can be wall mounted.
Discontinued or significantly altered Best Buys Vtech VT550						

Internet prices include delivery. Where no high-street chain price was found, a guide price is given in *italics*. Phone the manufacturer for local stockists (contact details are on p58) **1** Contract **2** Prepay

NEXT MONTH Kitchen appliances and vacuum cleaners

CHANGES TO HOW BENEFITS ARE PAID

Changes are being made to the way that benefits and state pensions are paid. Currently, many benefits recipients receive their benefits over the post office counter. Over the next two years, however, order books and girocheques will be phased out completely and all benefits will be paid into personal bank accounts. During the next two years, the Department for Work and Pensions will send a letter and information leaflet to each of the 13 million people affected. You don't have to do anything until you receive a letter.

You can choose which account to have your benefits paid in to. If you don't have a bank account, you'll need to open one. There are three options: a standard current account; a basic bank account (essentially, a current account without an overdraft facility); and a Post Office card account (designed specifically for receiving state benefits, state pension and tax credits, allowing cash withdrawals at Post Office branches using a Pin number). The last two options may be suitable for those people who are unable to pass the credit checks necessary to open a current account.

Although payments will be made into personal accounts, the Post Office has made arrangements with a number of banks and building societies so that some current account and basic bank account holders can continue to collect their benefits in cash from a post office.
For further details, call the Direct Payment line on 0800 107 2000 or visit www.dwp.gov.uk.

Don't pick up this penguin

Effortless, chemical-free cleaning. Sounds too good to be true? Well, in this case it probably is. The Penguin, £40 (plus p&p) from Home-tek (www.idealhome.tvn.co.uk), is a hand-held steam cleaner that claims to remove stains and dirty marks from carpets, curtains, windows, tiles and much more. In our last report on steam cleaners ('Cleaning with steam,' *Which?*, August 2002, p42) we weren't that impressed with the cleaning ability of hand-held steam cleaners. To see if it could do any better, we put the Penguin through its paces and compared results with conventional cleaning methods.

The Penguin's warm-up time of 30 seconds is impressive, but the small water reservoir requires frequent top-ups. This in itself can be tricky as the lid is hard to grip and the opening is small.

Operating the Penguin is simple – you just use a lever on the top of the machine to pump out jets of steam. This worked well, but our testers found it quite an effort when tackling bigger jobs. They also said it could be difficult to handle both the cleaner and a cloth or squeegee, and avoid scalds from the steam at the same time. In terms of cleaning, the Penguin performs at its best on smooth surfaces and windows, where you can use a micro fibre cloth to mop up loose dirt and grime. It's also quite good at cleaning burnt-on grime in ovens, but if you're going to do this at home, make sure that your cooker is disconnected from the mains first. A couple of round brushes are supplied, but our testers thought the bristles were too short and inflexible to get into tight corners.

It looks cute, but the Penguin cleaner isn't that effective

On mattresses and pillows, the Penguin was less effective. The steam cools to an average temperature of only 61 to 63°C, nowhere near the 130°C needed to kill dust mites, and the fabric ends up wet and soggy.

With its comedy feet, the Penguin looks charming. But when it comes to spring cleaning, it's unlikely to save you much time or energy.

SWEETNESS AND LIGHT?

You may already have noticed a new low-calorie sweetener on supermarket shelves. Splenda is more versatile than other low-calorie sweeteners as its sweetening ingredient, sucralose, doesn't break down at high temperatures like the aspartame in products such as Canderel and NutraSweet. This means that, whereas those sweeteners can be added only after the cooking process, Splenda can be used for cooking or baking in a more conventional way.

Splenda – good for diabetics, not so good for baking

Putting this to the test, we baked some cakes – half using caster sugar and half using Splenda. As recommended on Splenda's website, we made a few adjustments to the cakes made with Splenda to ensure a similar volume; for instance, we were advised to add 50g of skimmed milk powder and half a teaspoon of bicarbonate of soda for every eight tablespoons of Splenda. Despite these measures, however, 19 of the 22 people taking part in our blind taste test preferred the cakes made with sugar. Tasters described the Splenda cake's texture as dense and heavy, and most said it was too dry: 'Stuck to my palate like a lump of bathroom sponge,' sums up the general response.

We also tried out Splenda with tea drinkers who normally take sugar. Although it claims to have the same sweetness spoon for spoon as sugar, all our tea drinkers found the tea with Splenda tasted sweeter.

Both Diabetes UK and our dietitian agreed that, like other low-calorie sweeteners, Splenda can be used by diabetics, as it has no effect on blood glucose levels. It could also be beneficial to people on calorie-controlled diets, and is a good alternative for those who don't like the taste of other sweeteners. ▷

PHOTOGRAPHY STUDIO 21

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – until either the cheque arrives or the money has been transferred to another account. If you need instant access to your money, you should choose an account that has a cash card.

Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your level of savings.

We also show **how the account is run**, the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give. All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	INTEREST (%) GROSS[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
EASY-ACCESS								
Abbey National eSaver	internet		4.00[2]	4.00[2]	4.00[2]	500		✓
Cahoot Savings	internet	3.83	3.83	3.83	3.83	1		
Coventry BS NetSave Instant III	internet		3.75	3.75	3.75	500		✓
Egg Internet Only	internet	3.75	3.75	3.75	3.75	1		
Halifax Web Saver	internet	4.00	4.00	4.00	4.00	1		
Northern Rock Tracker Online	internet	4.10[3]	4.10[3]	4.10[3]	4.10[3]	1		
Scottish Widows Instant Transfer	post/tel	3.75[4]	3.75[4]	3.75[4]	3.80[4]	100		
Yorkshire BS E-Saver	internet		3.75	3.75	3.75	1,000		✓
NOTICE								
L&G Savings 50 Day Notice Tracker	post/tel	4.26	4.26	4.26	4.26	1	50	
Manchester BS Classic III	postal			4.15[5]	4.15[5]	2,500	75	
Safeway Postal Notice	postal		4.00	4.00	4.00	500	60	
Scarborough BS Scarborough 80	post/tel	4.05[6]	4.05[6]	4.05[6]	4.05[6]	100	80	

1 Rate before tax 2 Includes a variable bonus (currently 0.35 per cent) payable for first six months 3 Includes a bonus of 0.1 per cent payable for first six months 4 Includes a bonus of 0.5 per cent payable for first six months 5 Includes a bonus of 0.6 per cent payable for first six months 6 Includes a bonus of 0.8 per cent payable for first six months

All rates correct at 1 April 2003 Based on data supplied at www.moneyfacts.co.uk

MINI CASH ISAS

All our Best Buy mini cash Isas are available nationally and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards**. Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice period** and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	INTEREST (%) GROSS £0-£2,999	£3,000-£5,999	£6,000-£8,999	£9,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Abbey National			3.50	3.85	4.15	3,000		✓
B'ham Midshires	✓	3.40	3.90	4.10	4.10	1		✓
Buckinghamshire BS		3.50[1]	3.85	4.10	4.20	100		✓
Intelligent Finance	✓	4.05	4.05	4.05	4.05	1		✓
Kent Reliance BS	✓	4.20	4.20	4.20	4.20	1		✓
Lloyds TSB	✓	3.00[2]	4.00	4.00	4.25	10		✓
Monmouthshire BS	✓	4.25	4.25	4.25	4.25	10		✓
National Counties BS		3.75	4.00	4.00	4.25	500		✓
RBS		3.05[3]	3.85	4.10	4.20	1	60	
Safeway	✓	4.20	4.20	4.20	4.20	10		✓
Shepshed BS		4.20	4.20	4.20	4.20	100	60	✓
Skipton BS		2.75	4.10	4.10	4.10	500	30	
Tipton & Coseley BS	✓	4.05	4.05	4.05	4.05	1	7	

1 3.5 per cent paid on balances of £1,000 to £2,999 2 3.25 per cent paid on balances from £1,000 to £2,999 3 3.45 per cent paid on balances from £1,000 to £2,999

All rates correct at 1 April 2003 Based on data supplied at www.moneyfacts.co.uk

NATIONAL SAVINGS & INVESTMENTS

The table gives details of all the National Savings products except Premium Bonds. Capital Bonds are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. Index-linked Certificates are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. Children's and Pensioners Bonds are a good bet if you qualify for them. Income Bonds pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but is paid 'gross' (that is, with no tax deducted).

	ACCOUNT DETAILS Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series 10	100-1,000,000	5 years[1]	3.90 f	3.90 f	3.90 f	3.90 f	yearly	paid gross
Cash Isa	10-3,000	nil	3.80	3.80			yearly	tax-free
Certs: Fixed Interest 18th Issue	100-10,000	2 years[1]	2.40 f	2.40 f	2.40 f		yearly	tax-free
Certs: Index-linked 15th Issue	100-10,000	2 years[1]	0.50 f+i	0.50 f+i	0.50 f+i		yearly	tax-free
Children's Bonus Bonds Issue 6	25-1,000	5 years[2]	3.35 f	3.35 f			yearly	tax-free
Fixed Rate Savings Bonds Iss 10	500-1,000,000	5 years[3,4]	3.35 f	3.35 f	3.35 f	3.50 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 months	3.25	3.25	3.25	3.50	monthly	paid gross
Investment Account	20-100,000	1 month	2.30[6]	2.30	2.60	2.80	yearly	paid gross
Ordinary Account	10-10,000	nil	0.35[8]	0.35	0.35		yearly	see[7]
Pensioners Bonds Series 16	500-1,000,000	1 year[9]	3.00 f	3.00 f	3.00 f	3.00 f	monthly	paid gross

f = fixed rate i = inflation rate

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one- and three-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 2.2 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 0.25 per cent paid on balances of less than £500 9 You can cash the Bonds in earlier, but you'll lose interest. Two- and five-year terms also available

All rates correct at 1 April 2003

REQUEST A TEST
If you've seen something new you'd like us to test, e-mail us at **allchange@which.net**

BROADBAND VIA SATELLITE

Around a third of us can't get broadband – at least, not via the usual land-based BT phone lines and cable networks. However, satellite services now offer an alternative high-speed internet link, no matter where you live.

ONE-WAY TRAFFIC

Satellite broadband has been aimed at businesses for some time, but we've tested two of the more affordable services now being marketed at home users – IPviasat and SatDrive. These so-called 'one-way' services use a high-speed satellite link to send information from the web to your computer. However, you'll still need a traditional dial-up modem and ISP for information travelling in the other direction. So, if you want to find a particular website, for instance, you'll search via your dial-up ISP, but the resulting web pages will then be downloaded via satellite at high speed. We found surfing was fast, although there was a slight delay between requesting a web page and it starting to appear. This would be enough to interfere with real-time activities such as online gaming.

MOVING UP A GEAR

IPviasat promises a maximum download speed of 520 kilobytes per second (Kbps), and it delivered this in our tests. SatDrive uses a system of seven priority levels or 'gears' to offer speeds of up to 800Kbps. The higher the gear, the faster the download, and the more you pay. We found there were clear differences in speed between the first and sixth gear, but less noticeable differences between the intermediate gears.

ADDED EXTRAS

SatDrive also offers some additional features at no extra cost, which should help you to minimise the time you spend online via your dial-up ISP. One service allows you to ask for specific files to be downloaded and delivered at a later time.

Satellite broadband is a lot more expensive, and less convenient, than its terrestrial alternatives

SatDrive also provides one email address. To send an email you need to dial up your ISP, but incoming emails will be received off-line as long as your computer is switched on. IPviasat doesn't offer an email address, but you could use the one provided by your dial-up ISP.

THE COST OF SPEEDING

Satellite broadband isn't cheap. Typically a self-install ADSL service will charge around £160 for activation and equipment and about £23 per month for unlimited use. IPviasat's monthly subscription is £19.98 for a maximum download of 1Gb per month in the evenings and at weekends only. Equipment and one month's subscription costs £149.95 and you'll also have to pay for installation by a third party.

SatDrive charges £399 for equipment and installation and £14.99 for unlimited surfing at priority level one at any time of day. Use of the other gears is charged per byte downloaded, and costs vary between each level and peak and off-peak times of day. And for both services you'll have to pay for calls to your dial-up ISP on top of these costs.

STARTING UP

Both services use a 60cm satellite dish, and installation and alignment by a professional should take no more than a couple of hours. Both services require you to install a PCI card and configure your computer, which is quite involved. Of the two services that we tested, the SatDrive software was the most straightforward, using an installation wizard to guide you through the process. IPviasat's system requires you manually to input the settings for the satellite in the software, and we found the instructions weren't very clear.

ROLLS ROYCE OR RELIANT ROBIN?

One-way satellite broadband simply can't match the service offered by its terrestrial alternatives. Its major drawback is the need to use a dial-up ISP as well as subscribing to the broadband service. This is time-consuming and costly, and blocks your phone line.

We also trialled the SatLynx two-way system, which is much closer to terrestrial broadband in that it doesn't require a dial-up ISP. But its costs are prohibitive – about £1,000 to install and £60 a month to run.

For die-hard internet users with no other choice, we think that, of the two 'one-way' services we looked at, SatDrive offers more useful features and also the benefit of surfing at all times of day. However, the best option remains terrestrial broadband, so we'd encourage anyone whose local BT exchange can't provide it to register their interest (see 'BT broadband update', *Which?*, September 2002, p13). If enough people register, they'll update the exchange.

Moneysupermarket View My Accounts

Moneysupermarket.com has launched a free service that lets you view your online financial accounts in one place and automatically compares some of them with other financial products. (Check that you're not breaching the terms and conditions of your financial providers before using the site.) The View My Accounts facility is an account aggregation service similar to the ones already offered by Egg and Citibank (see 'Account eggregation', *Which?*, July 2002, p16). However, View My Accounts is different from other services because it also shows you how much you could save by switching to a cheaper financial product. View My Accounts is a quick and easy way of finding out whether you could save money by switching your credit card, current or saving account, for example. But, before you switch, make sure that the product is suitable and that you've read the terms and conditions. Moneysupermarket claims that its service is as secure as other online financial sites and it promises to refund any losses suffered as a result of using its account aggregation service. This is important because these services are not regulated. We'd like the banking industry to develop a regulatory framework to give consumers the confidence to use them.

ILLUSTRATION KEVIN EVANS

CONTACTS

Use these contacts and links to save time when shopping around. For further information, use the links in the article itself. Links are also given on our website – www.which.co.uk/whichextra. You can visit any of the sites listed by going to the site and choosing the 'Web links' feature from the 'Extras' menu

ALL CHANGE (p53)
IPviasat www.ipviasat.com
Penguin Steam Cleaner (Home-tek) 08700 777 666
www.idealhome.tvn.co.uk
SatDrive 01256 773339
www.satdrive.com
Set-top boxes
Goodmans 023 9239 1000
Labgear 0870 0109039
www.labgear-setpal.co.uk
Hauppauge 020 7378 1997
www.hauppauge.co.uk
Netgem 01727 884870
www.netgem.com
Nokia 01793 556046
www.nokia.co.uk
Pace 01274 532000
www.pace.co.uk
Thomson 01788 541970
www.thomson-europe.com

BEST BUY MONITOR (p54)
Compact cameras
Fujifilm 01234 217 724
www.fujifilm.co.uk
Minolta 01908 200 400
www.minolta.co.uk
Olympus 020 7253 2772
www.olympus.co.uk
Digital cameras
Nikon 020 8481 6875
www.nikon.co.uk
SLR cameras
Canon 08705 143 723
www.canon.co.uk
Nikon 020 8481 6875
www.nikon.co.uk
Mobile phones
Motorola 08000 151 151
www.motorola.co.uk
Sony Ericsson 0870 523 7237
www.sonyericsson.com
PDAs
Compaq 0845 270 4222
www.hp.com
Multi-function printers/scanners
Canon 08705 143 723
www.canon.co.uk
HP 0845 270 4222
www.hp.co.uk
Cordless phones
Binatone 01325 304 473
www.binatonetelecom.com
BT 0845 60 633 00
www.bt.com

BIKE CARRIERS (p18)
Atera 08700 766326
www.atera.co.uk
Fapa 08700 766326 (main distributor)
www.roofbox.co.uk
Halfords 01527 513555
www.halfords.com
Paddy Hopkirk 01525 850800
www.paddyhopkirk.co.uk
Pendle 01282 699555
www.pendle-bike.co.uk
Thule 01275 340404
www.thule.co.uk

BUNK BEDS (p34)
Flexa 01483 449900
www.flexa.dk
Galaxy (Moriarti's Workshop) 01233 850214
www.moriartis.co.uk
Ikea 020 8208 5600
www.ikea.co.uk
Jaybe 01924 517820
www.jaybe.co.uk
MFI 0870 609 5555
www.mfi.co.uk
Messina (from Beds999) 0845 2255477
www.Beds999.co.uk
Neptune (Iron Bed Company) 01243 578888
www.ironbedcompany.com
Next Generation (Stompa) 01274 596885
www.stompa.co.uk
Techno (Argos Additions) 0845 304 0008
www.argosadditions.co.uk

CRUISES (p30)
Airtours Sun Cruises 0800 916 0644
www.airtours.co.uk
Carnival Cruise Lines 020 7940 4466
www.carnival.com
Celebrity Cruises 0800 018 2917
www.celebritycruises.com
Costa Cruises 020 7940 4499
www.costacruises.co.uk
Cunard 0800 052 3840
www.cunard.co.uk
Fred Olsen Cruise Lines 01473 742 424
www.fredolsencruises.co.uk
www.fredolsencaribbean.co.uk
Holland America Line 020 7940 4477
www.hollandamerica.com
Island Cruises 08707 500 414
www.islandcruises.com
Noble Caledonia 020 7752 0000
www.noble-caledonia.co.uk
Norwegian Coastal Voyage 020 8846 2666
www.norwegiancoastalvoyage.com
Norwegian Cruise Line 0845 658 8010
www.uk.ncl.com
Orient Lines 0845 658 8050
www.orientlines.co.uk
P&O Cruises 0845 3555 333
www.pocruises.co.uk
Page & Moy 0870 010 6430
www.cruisecollection.com
Princess Cruises 0845 3555 800
www.princesscruises.co.uk
Royal Caribbean 0800 018 2917
www.royalcaribbean.co.uk
Saga 0800 300 456
(includes Saga Rose Cruises; Saga Pearl Cruises; Ocean Cruises; River Cruises)
www.saga.co.uk
Swan Hellenic 0845 3 555 111
www.swanhellenic.com
Thomson Cruises 0870 164 7012
www.thomson-cruises.co.uk
Viking River Cruises 020 7752 0000
www.vikingrivers.com
Voyages Jules Vernes 020 7616 1000
www.vjv.co.uk
Cruise consultants
Cruise Club International 0800 316 7447/020 8466 7000
Cruise Deals 0800 107 2323
www.cruisedeals.co.uk
Cruise Direct 020 8515 4890
www.cruise-direct.com
The Cruise Line 0870 112 1102
www.cruiseline.co.uk
Cruises & Voyages 0161 491 6677
www.cruisesandvoyages.com
Paul Mundy Cruising 020 7734 4404
Teletext
www.teletextholidays.co.uk
Thornton's Cruise World 0117 925 4444
Cruise advice
Cruise Information Service 020 7436 2449
www.cruiseinformationservice.co.uk
Passenger Shipping Association Retail Agent Scheme 020 7436 2449
www.psa-psara.org

FREEZERS (p26)
AEG 08705 350350
www.aeg.co.uk
Beko 01923 818121
www.beko.co.uk
Bosch 0870 240 0060
www.boschappliances.co.uk
Brandt 08702 408 095
www.brandtuk.com
Electrolux 08705 950950
www.electrolux.co.uk
Hoover 01685 721222
www.hoover.co.uk
Hotpoint 08701 506070
www.hotpoint.co.uk
Indesit 08700 104309
www.indesit.com
Lec 01243 863161
www.lec.co.uk
Liebherr 01977 665665
www.liebherr.com
Miele 01235 554455
www.miele.co.uk
Scandinova 0845 600 7002
www.comet.co.uk
Whirlpool 0870 6008989
www.whirlpool.co.uk
Zanussi 08705 727727
www.zanussi.co.uk

HOME AUTOMATION (p48)
B&Q 0845 6096688
www.diy.com
Lets Automate 0871 871 8885
www.letsautomate.com
Laser 020 8441 9788
www.laser.com
Silent Gliss 01843 863571

INSIDE STORY (p8)
'Online delivery fees'
Customs & Excise 0845 010 9000
www.hmce.gov.uk
Postwatch 08456 013 265

ORGANIC FOOD (p22)
Asda 0500 100055
www.asda.co.uk
Co-op 0800 0686727
www.co-op.co.uk
J Sainsbury 0800 636262
www.sainsburys.co.uk
Marks & Spencer 020 7268 1234
www.marksandspencer.com
Morrisons 01924 870000
www.morereasons.co.uk
Out of This World 0191 213 5377
www.outofthisworld.coop
Planet Organic 020 7221 7171
Safeway 01622 712987
www.safeway.co.uk
Tesco 0800 505555
www.tesco.com
Waitrose 0800 188884
www.waitrose.com
Other useful contacts
UK Register of Organic Food Standards (UKROFS) 020 7238 5633
www.defra.gov.uk/farm/organic

PENSION STATEMENTS (p44)
For a state pension forecast
To obtain form BR19, phone 0845 3000 168 or write to:
State Pension
Forecasting Team
Room BP001
Tyneview Park
Whitley Road
Newcastle upon Tyne
NE98 1BA
www.thepensionservice.gov.uk
For more information about the new pension statements
FSA Consumer Helpline 0845 606 1234
www.fsa.gov.uk
Occupational Pensions Regulatory Authority (OPRA) 01273 627600
www.opra.gov.uk

PRODUCT RELIABILITY (p14)
Acer 0870 900 2237
www.acer.co.uk
Advent (Dixons) 0845 850 0545
www.dixons.com
Apple 0800 0391010
www.apple.com/uk/
Dell 0870 152 4699
www.dell.co.uk
Fujitsu-Siemens 0870 6066677
www.fujitsu-siemens.co.uk
Hi-Grade 020 8532 6100
www.higrade.com
HP Compaq 0845 270 4222
www.hp.co.uk
IBM 01475 892 000
www.ibm.co.uk
Packard Bell 01628 512400
www.packardbell.co.uk
Samsung 0870 242 0303
www.samsung.com
Time 0870 830 3116
www.timecomputers.com
Toshiba 0870 444 8944
www.toshiba.co.uk

SAVINGS MONITOR (p56)
Mini cash Isas
Abbey National 0845 6000181
www.abbeynational.co.uk
Birmingham Midshires 0845 6022828
www.askbm.co.uk
Buckinghamshire BS 01494 879500
www.bucksbuildingsociety.co.uk
Intelligent Finance 0845 609 4343
www.if.com
Kent Reliance BS 0800 783 4248
www.krbs.co.uk
Lloyds TSB Local branch
www.lloydstsb.co.uk
Monmouthshire BS 01633 844402
www.monbsoc.co.uk
National Counties BS 01372 747771
www.ncbs.co.uk
The Royal Bank of Scotland 0808 1009510
www.rbs.co.uk
Safeway 0800 995 995
www.safeway.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk

INDEX

Online Which? Extra has a full archive of *Which?* reports published since July 2000. Just log on to **www.which.co.uk/whichextra** and navigate the easy-to-follow categories, or use the search engine to find the advice you want.

By phone Alternatively, ring our Members' Helpline on **0845 307 4000**. The team will be able to tell you when we last reported on a topic or when our next report is due.

In print See p55 of the December 2002 issue for our last full index to reports published in *Which?* during 2002.

MEMBERS' HELPLINE

Our Members' Helpline team is on hand Monday to Friday from 8.30am to 8pm and from 9am to 1pm Saturdays and bank holidays. You can use our helpline to check you have the latest Best Buy information, to order factsheets, to find a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association. Whenever you contact our Helpline team, please include your *Which?* membership number and a daytime phone number. So that we can go on improving our services, some calls will be silently monitored and recorded to help identify training needs.

BUDGET FACTSHEET

Our free Budget update factsheet brings together all the major changes outlined by the Chancellor in his Budget speech on 9 April. We give details of new tax rates and allowances, show how your savings and spending will be affected, explain the changes to National Insurance announced in last year's Budget, and round up changes to other items such as fuel, alcohol and tobacco.

You can download a copy of this, and our other factsheets, from Which? Extra – go to www.which.co.uk/whichextra and choose the 'factsheets' feature from the 'Extras' pull-down menu. Alternatively, ring 0845 307 4000 and ask for code WBUD03.

BEST BUY COMPETITION RULES

Our Best Buy competition is open only to current members of *Which?*. Only one entry per household. Entries received by 1 June 2003 will be entered into the competition. Winners will be informed in writing by 20 June 2003. The first ten winners drawn with the correct answer will receive a Qualcast Power-Trak 34 electric rotary lawnmower. If the model offered is not available, an equivalent will be given. Winners are not eligible for a cash equivalent.

A list of winners will be available from BB May 03, Which?, Castlemead, Gascoyne Way, Hertford X, SG14 1LH after 27 June 2003 (please include an SAE). Details will also be given on our website.

Those under 18 years of age and

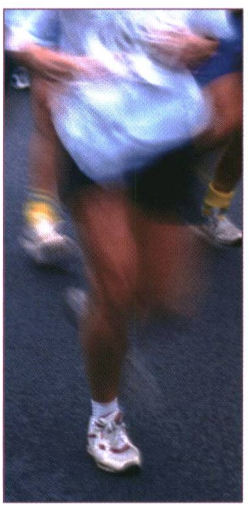
next month in WHICH?

Skipton BS 0800 446776
www.skipton.co.uk
Tipton & Coseley BS
0121 557 2551
www.thetipton.co.uk
National Savings & Investments
0845 964 5000
www.nsandi.com
Savings accounts
Abbey National 0800 174635
www.abbeynational.co.uk
Cahoot www.cahoot.com
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Egg www.egg.com
Halifax 08457 263646
www.halifax.co.uk
Legal & General Savings
0845 783 9839
www.landg.com
Manchester BS 0870 990 0810
www.themanchester.co.uk
Northern Rock 08702 400704
www.northernrock.co.uk
Safeway 0800 995995
www.safeway.co.uk
Scarborough BS 0845 458 4458
www.scarboroughbs.co.uk
Scottish Widows Bank
0845 845 0829
www.scottishwidows.co.uk
Yorkshire BS 0845 120 0100
www.yorkshirebuildingsociety.co.uk

WEEDKILLERS (p38)
Non-chemical
Ibis Cultivator (mail order only)
The Organic Gardening
Catalogue 01932 253 666
www.organiccatalog.com
Jekyll Weeding Fork
(mail order only)
Hortus Ornamenti 01243 374 746
www.hortus-ornamenti.co.uk
Lawns
Bio 0845 345 4100
www.pbi.co.uk
EverGreen 0870 530 1010
www.scottsukonline.com
Scotts 0870 530 1010
www.scottsukonline.com
Vitax 01530 510 060
www.vitax.co.uk
Paths and patios
Murphy 0870 530 1010
Pathclear 0870 530 1010
www.scottsukonline.com
Vacant land
Dax 0115 926 9996
www.daxproducts.co.uk
Gem 01254 356 635
www.gemgardening.co.uk
Roundup 0870 530 1010
www.scottsukonline.com

BIG BANKS
The best and worst deals from the big banks

JOGGING SHOES
Who'll win the race to be the Best Buy brand?



BREADLINE NEWS
Where to shop for the tastiest sandwiches

SIZZLING BUYS FOR SUMMER

Barbecues from £80 to £600 on test

Electronic money transfers Why the delay?

Child car seats Best Buys and safety tests

New cars Views on the Honda CR-V, Mazda 6 and more

Disposable cameras Best Buys for snaps to keep

Coming soon Best Buy house insurance; **Printers on test**; Best Buy cookers; **Luggage**; Routers; **Call centres**; Broadband compared; **Batteries**; Duvets; **Equity release mortgages**; Portable stereos with CD, cassette and radio; **Most reliable cars**; Genetic testing; **Car security league table**

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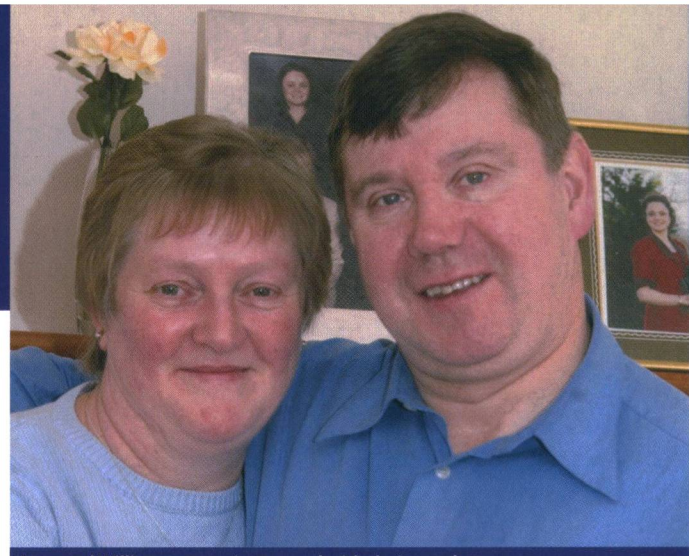
UK ISSN 0043-4841
Printing St Ives (Caerphilly) Ltd

PHOTOGRAPHY ALAMY, GETTY-ONE STONE, JOHN TRENHOLM

briefcases

Two recent cases from our lawyers' files



Jean and William were unimpressed with their coach tour

THE MAIRS' SIGH

To celebrate their 30th wedding anniversary, William Mair booked a Cosmos 'Leisurely Andalucia' package for himself and his wife, Jean, at his local Lunn Poly. It cost £1,967 and William paid with his Capital One credit card.

The brochure promised a tour by 'modern, air-conditioned coach', with 'panoramic windows and cushioned seats', as well as the services of an 'experienced driver' and 'expert local guide'. The hotels were described as 'carefully chosen' for value, comfort, hygiene, food and service. So it was a shock to find that the coach was hot and uncomfortable, with old-fashioned windows, narrow, uncushioned seats and no air conditioning. The way the driver drove unnerved the passengers. And the guide, though pleasant, showed little local knowledge or experience.

William and Jean were no more impressed with the hotels. Far from being of the standard promised, they thought them and the food poor; in one dining room, there was no facility to keep things warm and, in another, insects danced on the food while children ran riot.

On their return home, William complained to Cosmos. It offered £100 as compensation, increasing this later to £200. Not satisfied, William came to us.

We wrote to Cosmos and Capital One setting out a claim for breach of contract as the holiday didn't match its description – credit card companies have the same liability as suppliers for breaches of contract under the Consumer Credit Act. Capital One denied liability. It said that, if any breach of contract had been committed, it was by Cosmos. Its agreement was with Lunn Poly, which had done nothing wrong. We argued that Lunn Poly was acting as Cosmos' agent, which brought Capital One into the claim, and reported the company to the Office of Fair Trading as it has powers to deal with credit card companies which try to avoid their Consumer Credit Act liabilities. Cosmos finally increased its offer to £600 which William accepted.

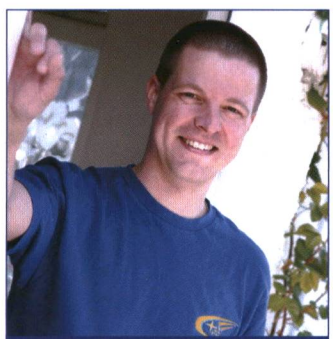
POINT OF LAW

If you have a valid claim, and the credit card company denies liability under the Consumer Credit Act, you should challenge it through the Office of Fair Trading.

NAME CHANGE BLUNDER

Back in 1995, John Andersen and his then partner took out a mortgage and life insurance with Norwich Union. John was the first-named person and all the correspondence reflected this. But when Norwich transferred the application to its computer, it transposed the two names. John was unaware of the error.

John's relationship broke up a few months later. He stayed on in the house and continued to pay all the premiums. He told Norwich about the change in his circumstances, but the details were not formally changed. Then Norwich was floated. It wrote to John informing him but the papers were in his ex-partner's name. Initially, Norwich assured John that he would be eligible for free shares but then said that, as the second-named party, he wouldn't be eligible after all; the shares would go to his ex. John surrendered his policy and came to us for advice.



John nearly lost out through an insurance company's error

John made a claim for negligence. He said that, as a result of Norwich's error, he had lost £1,800. Norwich offered £500. John refused. Norwich then referred to the fact that, as two names were on the policy, any money paid to one party would be paid 'on trust' for the benefit of both. This 'constructive trust' meant John wasn't entitled to the full payment. We argued that, even under the rules of constructive trusts, John was entitled to more than £500 as he'd paid all the premiums. Norwich then offered £1,000 but imposed a confidentiality clause. John again said no. We helped him issue proceedings in court but, before the case was heard, Norwich offered £1,782.45 in full and final settlement. John accepted.

POINT OF LAW

Financial institutions are responsible for the advice they give and the way they carry out instructions. If they act negligently, and you lose out, you may have a claim against them.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for existing Which? Legal Service members is 01992 822 828.

PHOTOGRAPHY ALASTAIR WATSON, JOHN TRENHOLM